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EVANS'S ESSAYS

PRACTICAL HINTS FOR RETAIL JEWELERS

BY CHARLES T. EVANS

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EVANS'S ESSAYS

Practical Hints for Retail Jewelers
by One of Them

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Being articles reprinted from
"The Manufacturing Jeweler"

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FOREWORD BY THE AUTHOR

—o—

IN the fall of 1903, there appeared in "The Manufacturing Jeweler," a weekly trade paper published in Providence, R. I., an invitation to all interested readers, to submit essays on the subject, "The Art of Selling Jewelry," and offering to the three submitting the most meritorious articles, cash prizes as rewards for their efforts. The writer read the notice, and resolved to compete. The article which he sent in proved to be the prize winner, and, as a result, the editor of "The Manufacturing Jeweler" requested him to write a series of articles especially designed for retail jewelers, each article to be complete in itself. Neither the editor nor myself had any expectation that the articles would be continued as long as they were. But as week after week rolled around, a new subject suggested itself, which was enlarged upon, and developed to the author's best ability.

That the articles continued to appear can be accounted for in two ways: The encouragement given me by the editor, and the kind letters sent me by interested readers throughout the United States and Canada. At periodical times the notion would strike me that I had exhausted myself; that the articles no longer contained the interest or force which those written previously had; in fact that the time had arrived when it would be good policy to retire. Just about this time, I would receive a letter from the editor express-

ing his satisfaction with the articles, enclosing some clipping or card, which he had received, and telling me to continue to send the articles until he told me to stop. Then at other times, kind friends would drop me a line of encouragement, speaking especially of some one article which had met with their appreciation. Without the help so freely given in this way I could not have continued. The writer had never claimed that his articles were of unusual merit, nor has that idea ever possessed him. What has been written has been taken from actual experience, and what has seemed to me to be good policy for us to adopt has been freely passed along through the columns of "The Manufacturing Jeweler."

That the articles met with the approval of the retail jewelry trade who read them, the writer has definite knowledge. From investigation, however, I have found that many retailers do not read their trade papers as thoroughly as they might. They feel that they are so busy that it is a waste of time to do so. If jewelers generally were to read their trade papers more thoroughly the trade at large would be thousands of dollars better off at the end of each year. We read of tricks being played upon a jeweler in one section of the country resulting in financial loss. If the accounts were read by the trade, each would be on the lookout. But we find that the same tricks are worked again and again on jewelers, who from the costliness of their goods cannot afford to stand such losses. If the jewelers followed the issues of the trade papers, for no other reason than to keep themselves posted as to the latest improved methods for living without working, as well as keeping in touch with the old-time games, it would be worth their while. But aside from the preventative good which comes from reading such papers, the careful reader will find many good suggestions contained in each number, which, if followed, will assist materially in stimulating his business.

Read the trade papers; read the editorials; read the contributed articles; read the news correspondents' letters; read the advertisements. You cannot afford to slight any part of it. No matter if when you read the article, you find that it coincides with your own ideas; no matter if you can truthfully say that you knew all this before. It is certainly worth while knowing what the opinions of others are, and if they agree with your own, so much the better. It is certainly a satisfaction to know that others agree with you.

In writing these articles it has been more difficult to obtain the subjects than to write the articles themselves. The field in the retail jewelry business is quickly covered by a writer on general business principles. A technical writer may carry on his writings indefinitely with descriptions of experiments made or facts learned through investigation. The articles which I have written were all carefully thought out before they were written. To find the time to put these thoughts into proper form was sometimes difficult.

The writing of these articles has been a pleasure to me, and through them I have developed a friendship and acquaintance with the jewelry trade which otherwise would have been impossible. To the editor of "The Manufacturing Jeweler" for his kindly encouragement, and to the jewelry trade for their friendly interest as manifested by their letters and calls in person, I wish to extend my sincere and thankful appreciation.

CHARLES T. EVANS.

Utica, N. Y., January 9, 1908.

PREFACE BY THE EDITOR.

—o—

MR. EVANS has told, in his "Foreword," how these "Essays" came to be written, but he has not told why they were collected and published in book form.

The articles, as they appeared at first from week to week in "The Manufacturing Jeweler," and later from month to month, attracted wide-spread and favorable attention. Readers of all classes, both among the retailers for whom they were primarily written, as well as among wholesale dealers and manufacturers, took frequent occasion both by letter and by personal interview to speak of the "Evans Letters" in words of the warmest praise. Mr. Evans seems to have the faculty of expressing in straightforward, readable language the ideas and aspirations which the majority of business men believe in and hope for, even if they do not always live up to them. His facility, directness and fullness of expression, concerning what might be ordinarily considered a dry subject, are quite remarkable, especially coming from a man without previous literary training. Some of his essays on business ethics, and the attributes of personality and character necessary for success, are quite equal to anything Benjamin Franklin ever wrote.

Appreciating the value of these articles, and realizing the ephemeral character of periodical literature, I felt that it was a duty I owed to the jewelry trade to preserve these writings in a permanent form. I fully understand the financial risk involved in the publication of a book appealing to such a small circle as constituted by the jewelers. but if I secure a return of my investment I shall feel amply satisfied, while

if I come out of the enterprise with a considerable loss, I shall still feel that I have performed a distinct service in rescuing these matchless articles from oblivion.

WALTER B. FROST.

Providence, R. I., January 25, 1908.

PREFACE TO SECOND EDITION.

—o—

WHEN the first edition of "Evans's Essays" was issued five years ago, it was thought to be large enough to meet all possible demands as long as interest in the articles should survive. The call for the book, however, was so continuous that the edition was exhausted some time ago.

In 1909 we induced Mr. Evans to prepare a second series of articles, which were published in "The Manufacturing Jeweler" over a period of about a year and a half. The best of these essays have been grouped and published in this second edition, beginning on page 249, under the heading, "The Philosophy of Business," thus rounding out a full one hundred chapters.

One great value of all of these articles is that while they seem to breathe a spirit of idealism, yet they are truly practical. They constitute the reflections of a successful retail jeweler, couched in the clearest English, and teeming with advice worth heeding. No jeweler can read these essays without profiting thereby.

WALTER B. FROST.

Providence, R. I., Jan. 1, 1913.

THE STORE AND ITS DEPARTMENTS.

CHAPTER I.

THE RETAIL JEWELRY BUSINESS.

Its Advantages, Possibilities and Opportunities—Essentials for Success and Dangers to be Carefully Avoided by Retailers.

ROBERT BURNS has well said,

"O cuid some power the giftie gie us,
To see ourselves as ithers see us."

If we could have this power, besides having the ability to see our faults and failings, perhaps we would be in a better position to see the opportunities contained within ourselves and in our business. It is so easy to account for failure or defeat by saying that one's advantages have been less, and disadvantages more, than have fallen to the lot of other more successful men, and it strikes one that fortune has favored them. The trouble with many of us is that we are so busy watching with a jealous eye the progress of others, and thinking of our own unsatisfactory condition, that we are unable to recognize opportunities which come to all of us with more or less frequency.

"Fortune knocks once at every man's door," but many of us are like the Irishman in the story, who was afraid to go to the door, for fear that it was a wolf knocking. We all desire success, and read with interest the lives of successful men, but we seem to arrive at the conclusion that they were men of destiny, or that some unusual circumstance has happened to them which has placed them in positions of trust, or connected them with men so situated as to be able to throw opportunities in their way. The energy displayed by some men, to avoid hard or dis-

agreeable work, rightly expended, could not fail to land them at the height of their ambitions. So, too, with those who work and scheme to make a living without work.

Of all businesses of which one can think, to my mind the retail jewelry business offers the most attractive means of earning one's livelihood, and, while it seldom leads to riches, yet it almost surely returns a man the means for a good living in exchange for his labors. The jeweler is fortunate in his selection of his business in that there is coupled with that business repairing departments, which fill in time which would otherwise be idled away, and which in addition give a man experience worth considerable, and help in a decidedly material way to pay his expenses and contribute to his profits. This repairing cultivates within a man the habit of industry, the value of which cannot be estimated. The man who has very little to do generally gets tired doing it. It has been well said, "If you want a thing done, have a busy man do it." Because a man is busy it compels him to adopt systematic means and methods, or he could not conduct his business. The man with lots of repairing cannot throw things around on his bench, and wait until customers have made several calls, before he gets around to doing the work.

The jewelry store, to be successful, must be neat and clean, thus encouraging the habits of neatness and cleanliness. The goods themselves should and must be kept looking bright and new; the cards and tags in like condition. This will give you pride in your stock, thus making it possible to make more and better sales. Your repairing must be well done, the best of material used, the different articles repaired, cleaned and polished before they are put away. This develops the habits of thoroughness and carefulness. The jeweler has to have work ready at certain times agreed upon, has to send for goods ordered, etc., all of which makes him prompt in meeting promises. These habits once formed are not easily changed, and for that reason I consider the retail jewelry

business the best business, because, besides furnishing one with the means of livelihood, it also furnishes one with a moral and business training which fits one to enter and carry on successfully any business, the only requirements then being necessary is the ordinary trade knowledge of that particular business, which to an active mind is but the work of a few months to learn. A man who can successfully conduct a jewelry store can also successfully conduct any business. I do not refer here to the jeweler whose entire stock is limited to a small amount, and who after years of business has not grown with the times, but to the wide-awake- jeweler, who is so thoroughly interested in his business that he is ready and willing to consider (not necessarily adopt) anything which may help his business.

The danger which the jeweler repairer has to run, is becoming a mere automaton, instead of a man with constantly growing powers. Never let the repairing department sap your vitality by the inroads which it makes on your time. If you can afford it, employ competent men to take this load from your shoulders, thereby enabling you to devote your efforts to more profitable things. A man can use up more nervous energy mending some broken piece of jewelry, than he can replace by a day's rest. Also, with how much pleasure can you greet a customer who enters just at that moment? The proprietor of the store, expected as he is to wait on most of the trade, should be free as possible from the petty cares of business, and should feel pleasant when he steps forward to greet customers, as much depends on his manner in influencing the feelings of customers. Also, if a customer happens to enter with a trivial complaint, and the proprietor is feeling pleasant, he can probably handle that complaint to the complete satisfaction of both, and send the customer away with the feeling that Mr. Smith is all right. Jumping up from a bench, where he has been working on a mean little job, and inwardly cussing about it, to be met with a complaint at that time sets his nerves

on edge, and he makes a bad job of handling his customer. So, I say, let others do the worrying little jobs for you. There are plenty of other things to be done about a jewelry store. Why should any one man, unless he is totally alone, bear the entire burden of work and details of even so small a business as the average retail jewelry store?

Genius, 'tis said, is the ability for hard work. The men who make successes of themselves in politics, religion, business or sports, will generally be found to be men who are possessed of no superior qualifications, but have earned their positions in the world through hard work. Keeping everlastingly at it, having the one object in view, and working for it, will generally enable one to accomplish his end. Enthusiasm is necessary. It is perhaps a hard matter to enthuse to any great degree under adverse circumstances, but even under such conditions, enthusiasm will do much to help maintain things at their proper standard.

The jewelry business is a nice business, because it is a clean one; the goods handled are pleasing to the eye, admit of handsome window decorations, and are tempting to possible customers. The jeweler has one great foe to combat, and that is the buying of more goods than he can profitably handle. A furniture dealer can only get into his place a certain amount of goods, but the jeweler can buy in thousands of dollars worth of diamonds and put them away in the safe. In stocking a store, and in maintaining such a stock, the writer deems it advisable to put most of our money into goods which have the most ready sales, and for which there are the most calls, and into goods which cost comparatively little compared with the size of them. Take silverware, clocks, and cut glass. What a stock of either one can buy for what a few loose diamonds will cost. Mind you, the writer believes in a jeweler carrying expensive goods, and selling them too, but if you have a good stock of other goods, like watches, chains, rings and card jewelry, you will have the goods

oftenest bought, and will be able to show most of your callers what they ask, and if your capital is limited and precludes your carrying much of a selection of high-priced gems, your customers will wait while you get them to show. The danger of over-buying is one which the jeweler should try and safeguard against. Wholesalers are all fine men, and are willing to extend liberal terms of credit to customers of whose honesty there is no question, but the man who takes the long time, invariably pays for it, either in loss of discount, or otherwise. A tray of diamonds would stock an ordinary jewelry store with plated hollow ware, clocks, chains and card jewelry. The wise man learns how to limit his stock. In these days of mail and express service, there is no need of carrying stock in the safe, except in the fall of the year, on some lines which it is hard to get just when you want them. Buy what you need for immediate use; fill in as occasion demands, and thus keep your stock fresh and up-to-date. It is no sign of exceptional business ability to buy in an unusual supply of goods for which no immediate need exists. Any one can buy goods if his credit is good, but it takes a man of executive ability to know when to refuse. The writer does not mean that the man who always treats commercial travelers as though they were bores or highwaymen is an exceptionally bright business man. There is a happy medium between recklessness and extreme carefulness in buying, and that is the path we should try to walk in. If we need goods we must have them, but if we need two or three articles, it is not necessary to buy a dozen for fear that the traveling man will think us small. The traveling representative is out to sell goods, but he feels better satisfaction over the bills he sells to careful buyers than the larger ones bought by careless ones.

We should learn to say "no" graciously yet firmly; graciously, that no offence can be taken; firmly, that our intentions cannot be doubted. The traveling man is one of the best friends the retailer has, and it pays to cultivate him. If you trust to his judgment on some things, he

will not let you go astray. Instances have been told me where those who know it all have been allowed to buy old, out-of-date goods.

The jeweler labors under one disadvantage which other dealers perhaps do not, and that is the long hours, the length of time it takes to open and close the store, and the way he ties himself to his business. We should try and develop the different sides of man, the spiritual, mental, physical and social. Do not become a man with but one idea. Your efforts for promoting your business will count for more, because of relaxation and exercise in other ways. Working in one line becomes monotonous. So the jeweler should endeavor to so divide his time, that he can occasionally visit the theatre, a football game, a social event, and feel fresh enough on Sunday to attend church. Besides, from the direct benefits derived from attendance at these different affairs, there are indirect benefits which will help improve your business. The people you meet in this way all have more or less occasion to visit a jeweler's establishment, and by acquaintance with you, and meeting you occasionally, will have you in mind when they need anything. A friend of mine one time stopped in the store and showed me a diamond ring bought at another store, and said that he would have come to see us, but he never gave it a thought until after he had made the purchase. At the time this seemed rather thin to me, but as he has since bought two diamond rings from us, besides other goods, it proves to me that had he thought of the the first time, he would have made that purchase from us.

This merely goes to illustrate that one is perhaps losing sales every day, by keeping himself locked in his store waiting for customers, while his competitors are keeping themselves in touch with prospective customers by attending the different affairs, which he naturally would were they employed by another. A man should not be too hard a master of himself. Many men are their own worst enemies, and many, too, are their own taskmasters. It is not necessarily the man who bustles about his business who is the best business man, but he appears busy to

the onlooker. We should always be busy, especially when our regular callers stop in, as appearances count for a great deal. We should also preserve a little independence in regard to doing work too quickly. Sometimes in trying to be accommodating, we give people the idea that we were waiting for the job which they brought in, and the writer has heard the remark made, that other stores—where the job had been declined—were too busy to do it, but so and so had been glad to get it to do. A jeweler, in addition to the regular qualifications necessary for success, must be a diplomat, and we find that the successful jewelers are those who combine this quality with the rest. The faculty of saying the right thing at the right time; of treating some remarks as a joke with some customers, and of resisting the desire to jest with others; making concessions when necessary or advisable; refraining from so doing when our dignity demand it. All of the different situations and conditions demand that tact and diplomacy be used, and he who best understands how to use it, will obtain the best results.

Let us therefore resolve that our business is the best business; that we would not be in any other business if we could; that we are successful, and will be more successful; that we will use all comers as though they were our only customers, and we depended upon them for support, and that we will aim high, and if we are unable to reach the heights to which we aspire, we will have the satisfaction that we have done our best.

"Honor and shame from no condition rise,
Act well your part, there all the honor lies."

CHAPTER II.

STARTING A STORE WITH SMALL CAPITAL.

A Careful Division of $2,500 so that a Fine Showing is Made, and Only Saleable Goods are Secured—Buy Your First Stock with Your Own Money, thus Save Your Credit for Later Necessities.

MOST young men are ambitious, and desirous of worldly success because of what that success will bring. In any line of business you will find that the employe is anxious to become the employer. It has been said that it is not what one earns, but what he saves, which will make a man wealthy. And it has also been said that a man cannot become rich while working for wages. Of course, the element of chance enters into every transaction, however small. Many engage in business without success, and such would have done better to have remained as employes. If a man is willing to work a little harder for himself than he did for his employer; if he is willing to make haste slowly, then he can count almost surely on eventually being successful. The trouble with many who contemplate engaging in business is that they wish to carry as large a stock, and as expensive goods, as do their competitors who have been engaged in business for twenty years or more.

Years ago a young man starting in the jewelry business was satisfied to begin small, and, because of such beginning, he was the complete master of his business from start to finish. To begin business under a crushing load of indebtedness, which constantly grows heavier, is, to say the least, discouraging. What satisfaction can there be to see in our showcases expensive goods which in reality belong to our creditors. But this article is not intended to tell what not to do, but how to

start a jewelry business with a limited capital, what goods to handle, and so on.

What is more natural than that a young man employed as a watchmaker, whose work is perfectly satisfactory, and whose presence in the store is an added drawing card for trade, should begin to think about starting in business for himself? He can do the same work just as well for himself as for another. The same customers who come to patronize him now will do so when he is in business for himself. He knows just what his employer makes through the sales which he (the employe) makes, and naturally thinks that that profit might just as well have been his had he been in business for himself. All this is true. Every man has his friends, more or less, according as he makes the effort to be agreeable. These friends will not only come themselves to trade, but will do their best to encourage their friends to come to see you for their jewelry purchases. Our young man is capable, earnest and willing. He has cultivated friendship, and saved his money, until he feels that he has enough to make the start. Then, he launches forth on his business career, which may be one that will last a half-century. The jewelry business is a peculiar one, in that while few obtain wealth through its conduct, yet most of its devotees earn a comfortable living.

The young man who has $2,500 to invest in opening up a jewelry business has got to figure things down very close, in order to obtain nice fixtures, and even a fair assortment of medium priced goods. With care, however, one can buy, with such an amount, a comparatively good stock of the goods for which there is the most call, and the writer will try to tell how to do it. It has been stated by some trade paper writers that if a man has $2,500 he can buy $5,000 worth of goods, half on credit. Supposing he takes advantage of such generosity on the part of the wholesaler, in what position does he place himself? Can he contract other bills for desirable goods, which he has need of, if one-half of his store is owned

by others than himself? A young man opening up in business cannot foresee what kind of goods he will have sale for. Perhaps the very things he has bought will linger in his cases, while he must needs order other goods, for which there is demand. He is in the same position as the retailer in buying goods for holiday trade three or four months ahead of time. He buys an average stock, that is he buys a little of everything, replenishing his entire stock, getting ready for holiday business. Perhaps the demand will be along two or three particular lines, which he must order and reorder, while his other goods are undisturbed in their several places in stock. The retailer, with prestige and capital back of him, can stand this. Not so, however, the young man who, just starting in business, has already reached the limit of his credit. Better begin in a small way. The Good Book says, "Owe no man anything." This is an impossibility in conducting a jewelry business, but it is certainly a great satisfaction to be able to have a clean slate occasionally, rather than never to draw a free breath.

Our young man is going to own his own store right from the start. He does not intend to start in with his business receipt mortgaged. What goods can he carry, and what must he temporarily leave out of his stock. First, he must arrange his show room. Make it comparatively small. This can be done by erecting a partition, dividing the show room from the work room. This partition can be moved further back, or removed entirely, as the business grows. It is better to have a small store, well filled, than to have a large, roomy store, with very little in it. It is better to have a cosy, cheerful looking store, than a large, chilly, empty place. Let us allow $300 for fixtures. With this amount we can procure say, two wall cases; one for silverware, and one for clocks, and three or four counter cases, with tables, a watch rack, watchmaker's bench, trays, and other necessary fixtures, such as mirrors, and so on. I would advise getting good fixtures, if necessary getting one less show case.

Having purchased our fixtures we come to the stock. What goods shall we carry? Diamonds are out of the question, for should we invest our little all we could procure only a fair assortment. Watches are good stock at any time of year, and the writer has appropriated $500 for the watch stock, and while with this amount it will be impossible to carry any expensive watches, still one can make a fair showing. We will have twelve ladies' gold filled watches, with Waltham or Elgin movements, and the same number of gents' gold filled cases with the same movements; six ladies' silver watches, three gentlemen's silver watches, six gentlemen's nickel watches, and two or three gold watches for ladies, all complete with movements.

This can be done with the amount appropriated, and will make a good showing. Other more expensive goods can be obtained at slight effort, and very promptly, and any one who really wishes to trade with you will give you a chance to send and get the goods.

We will appropriate $350 for rings, because watches and rings are the best stocks a jeweler has, for, although styles may change in these goods as in other lines, yet there is never a watch or ring made but what some one will like it and buy it. This amount I would divide as follows: $100 for ladies' stone and signet rings; $100 for men's stone and signet rings; $25 for baby rings; $25 for boys' rings; $50 for plain rings; $25 for chased rings, and $25 for little girls' rings. This will give a fair assortment of these goods, and will make quite a good display.

Next we will take clocks. One hundred and fifty dollars spent in clocks will make an elegant display. Twelve parlor clocks, enameled wood, different styles, can be obtained for $48. One dozen gilt, different sizes, ranging in price from $1 to $3 each can be bought for $24. One dozen kitchen clocks will cost $18. Two dozen assorted

alarms will cost $20. One dozen small porcelain time clocks will cost $15. Five or six hanging clocks, costing from $3 to $7.50 each will take $25, the balance of our clock appropriation.

For silver plated hollow ware we will spend $100. With this amount we can buy three medium priced tea sets, $25; four cake baskets, $10; six bread trays, $12; three bonbon dishes, $4.50; four butter dishes, $8; one dozen children's cups, assorted prices, $12; two baking dishes, $6; two ferneries, $5; two spoon trays, $3; three fruit bowls, $10.50; one dozen napkin rings, $4.50.

In silver plated flat ware of reliable brand $100 will buy the following articles, without mentioning the individual cost of these goods: one dozen butter knives, one dozen sugar shells, three berry spoons, three salad spoons, three cold meat forks, small size; three cold meat forks, large size; three gravy ladles, three jelly spoons, six sets fruit knives, three dozen medium knives, plain handles; three dozen medium knives, fancy handles, and the same quantities of forks; two dozen teaspoons, plain, and two dozen fancy; two dozen table spoons; two dozen dessert spoons, and one dozen pickle forks.

Of ladies' chains $60 will buy a fair assortment, numbering twenty-four chains, ranging in cost price from $12 per dozen to $60 per dozen, and sub-divided as follows: six at $1 each, six at $1.50 each, three at $2.50, three at $3 each, three at $4 each, three at $5 each.

Gentlemen's chains must, of course, be carried in both single vest chains and Dickens chains. For this stock we will appropriate $75, which we will expend as follows: six vest chains at $1.50 each, three at $2.50 each, three at $3.50 each, three at $4 each, and one at $4.50 each. In Dickens chains we will have one dozen, divided as follows: six at $1.50 each, three at $3 each, and three at $4 each.

We will expend $75 for our brooch stock, buying almost entirely gold filled ones. Customers who buy solid gold articles are not always among a new store's first customers. A half dozen dainty little brooches in solid gold will be enough to display a jeweler's good taste, and customers who really wish to trade with you will wait for you to get them a selection package of the goods in which they are particularly interested. Thirty-five dollars of our brooch appropriation we will put into solid gold; $35 into gold filled brooches, and $5 into silver ones.

In chatelaine pins $35 will buy a fair assortment; $25 being spent for gold filled ones, and $10 for silver ones. Neck chains and lockets have come to be one of the jeweler's most profitable stocks, and we must have a fair line of each. Accordingly we will spend $40 for neck chains and $50 for lockets, keeping almost entirely to gold filled ones. With this expenditure we can have about two dozen neck chains and about three dozen lockets. This will offer the intending purchaser a fair selection.

Our cuff button stock will take $75 more of our money, which we will spend as follows: We will buy three dozen gold filled buttons, at an average cost of $12 per dozen; one dozen gold buttons, at an average cost of $2.50 per pair; one dozen sterling silver buttons, $6, and one dozen plated buttons at $3 per dozen.

Our scarf pin stock will consist of gold, gold filled and silver, divided as follows: $50 expended in gold stick pins, which will buy three dozen of them at prices ranging from 75 cents to $3; $20 in gold filled stick pins will buy about four dozen good ones, and the remaining $5 will buy about two dozen assorted silver ones.

Our bracelet stock will take $50, and our fobs $50 more. Our hat pins will cost $25 more. It is not necessary to specify how to expend these amounts, but gold filled or plated goods will sell the most readily.

For our sterling silverware department we will expend $100, as follows: two cold meat forks, three dozen teaspoons, one set forks, one set knives, two cream ladles, five bonbon spoons, two jelly spoons, two pie servers, two berry spoons, two gravy ladles, three olive spoons, three olive forks, one set each of berry forks, oyster forks, fruit knives and coffee spoons. This is enough variety to start in with. A small assortment of

brushes, combs and mirrors, and other goods of this class, in silver and silver plate, will take an even $100. Properly expended a respectable showing can be made with this amount.

A two dozen assortment of medium priced fountain pens can be purchased for $25, and will be found to be one of the best stocks to handle, and one which it is possible to turn over often.

Collar buttons must be worn by all, however rich or poor, young or old. Ten dollars will buy a fair supply of these goods, which are generally bought in gold filled or plated.

Jewelry cases are necessary in order to pass out the articles of various kinds which we have for sale. The proper display of an article in a case built to show off its beauties to the best possible advantage will make many a sale which would otherwise be lost. In opening a store be sure to have a fair stock of these useful and necessary articles, which, while given away, yet bring many dollars to our till. For the purchase of these goods the writer has appropriated fifty dollars, and with which the following supplies can be bought: one dozen O size velvet watch cases, and one dozen each of the following velvet cases: For 16s watches, cuff buttons, scarf pins, and brooches, and two dozen velvet cases for rings. In paper boxes the following can be bought: one gross ring boxes, two gross nest boxes, one-half gross each for thimbles, scarf pins, single tea, six teas, dessert spoons, table spoons, one-quarter gross hat pin boxes, one ream tissue, and a box of rubber bands.

A sign over the store in keeping with the establishment, will cost about $15. The balance of our money, which is less than $100, we will apply on the purchase of material, such as watch mainsprings, jobbing material and jobbing stones.

To recapitulate. Our money will have been spent as follows:

Fixtures, $300; watches, $500; rings, $350; gentlemen's chains, $75; silver plated hollow ware, $100; silver plated flat ware, $100	$1,425 00
Ladies' chains, $60; brooches, $75; chatelaine pins, $35	170 00
Neck chains, $50; lockets, $50; cuff buttons, $75	165 00
Scarf pins, $75; bracelets, $50; fobs, $50	175 00
Hat pins, $25; sterling silverware, $100; clocks, $150	275 00
Fountain pens, $25; brushes, combs, mirrors, etc., $100	125 00
Collar buttons, $10; jewelry cases, $50; sign, $15;	75 00
Watch material, jewelry material, jobbing stones, etc	90 00
	$2,500 00

Criticism might be made that the stock will be almost entirely of cheap goods, but the writer can assure any new seeker for trade, that people will patronize him the first time for some inexpensive article. Another thing, by buying goods in gold filled you obtain a good show of reliable goods, which are new and up-to-date. If, however, you have bought some goods which fail to meet with popular approval, your loss is not so great, nor do you have to leave a large amount of capital invested. As will be seen, we have bought a stock for the amount of cash which we have on hand. If it is necessary to buy other goods we will have a little cash coming in from the sale of some of the articles already bought, and, then again, we can obtain if necessary goods called for and not in stock, on memorandum, or on credit.

If, however, a man had utilized his limit of credit in fitting out his store, he would find himself to be under the same disadvantage regarding goods called for and which he has not in stock, and he does not know where

to turn to get them. Creditors never want their money when they are selling goods, but they do at other times. Another thing about buying low priced goods: it affords one the opportunity to find out in which direction his trade tends. Perhaps he will have an entirely different class of trade from what the store had where he was previously employed.

To the young man about to engage in business, my advice would be to consider well the step before he takes it When you start in, be your own boss. Do not let any jobber through friendliness (?) force you in beyond your depth. It does not require ability to buy goods, but it does require ability to say "No," as occasion requires. The idea of buying goods is to sell them at a profit, not merely to buy what appears to be pretty. To buy rose finished goods when your trade prefers bright finish is nonsensical. In buying your goods be careful not to buy any goods which are too pronounced in style.

Confine your purchases to a few good houses with whom you have become acquainted in your previous position. They will take care of you and will be glad to furnish you with necessary goods on memorandum. This, in itself, is worth considerable. The ability to send a request for a selection package and receive it back as soon as the express will bring it, is certainly gratifying. Many a sale is made through memorandum goods, as customers often feel that they are seeing something which is entirely new.

To sum it all up, get a fair location, where the rent is not excessive. It is not necessary to get a store on the main street. Your stock may fit in better in some other location. We all want "lookers" and buyers, but it is poor satisfaction to have a continual run of people, all asking for goods which you have not got in stock. Better have your store located where you can grow up with your trade. The majority of people improve their conditions every year and have more money to spend for jewelry. Cultivating this class of people will prove a winning way.

CHAPTER III.

THE REPAIRING DEPARTMENT

The Repair Department of a Retail Store Most Important, and, Properly Handled, Very Profitable—Some Rules For Good Management.

WHATEVER the size stock a jewelry store may carry, it must have its repair department, thoroughly organized, with the different material systematically arranged. Of course, the mammoth establishments of the large cities consider the repairing department a secondary consideration, but to the average jeweler the repairing department is the mainstay of the business. In the smaller towns, the jeweler's is regarded as a general repair shop, and he is brought a great variety of articles for his attention. He is expected to be able to repair a chronograph or mend a broken washing machine. It is not my intention to write an article which will apply to either of the above, but strike the happy medium of the majority class. These are the jewelers of the larger towns and the small cities throughout the land.

There are several reasons why it pays to push the repair department. First, it appeals to every one who owns a watch, clock, or jewelry of any description, which needs the attention of the jeweler at various times. By conducting this department, we become acquainted with prospective customers for our goods, whom we might not meet in any other way. In a great many stores, they do not handle their repairing in a systematic way, but allow work to lie around for days, or even weeks, before attending to it. Such treatment means that the customer will not come again. If the work is well done and promptly done it means further business with the same people.

My second reason for conducting this department is, there is good money in it. The material is comparatively inexpensive, and the principal cost is the time expended. There is no branch of the business which pays as well as a good repair department, under a competent man who understands his business.

There are several general principles which are necessary for a successful conducting of this department.

First, the work must be well done. We will do all the work it is possible for us to do right in our own shop, but work which we are not competent to do we will send away to houses which make a specialty of difficult work. If it is necessary to send a job away, we will tell the customer so, frankly, and request the necessary time to send it away and get it back again, and explain that a more satisfactory job will be the result. People respect you more for telling the truth than they would to have you say you will do it yourself, and then have to put them off from day to day when they call after it.

Second, have the work done promptly. Do not promise too many "to-day" jobs. Some times a lot of these accumulate, and the work not going as nicely as other days, a lot of disappointed customers is the result. Make it a rule to allow several days to do a job but do not wait till that day to do it. Keep the work caught up and avoid making excuses and acquiring the habit of prevarication.

Third, on all kinds of work, as far as possible establish a price, so that each one in the store will give the same price, and the same price for the same kind of work will be given the customer each time. On work where it is almost impossible to quote a price at once, if necessary, have the customer leave it long enough for you to make the necessary examination and estimating, so that you can tell them what it will cost. It is a mistake to give people the idea that a job, either repair or new, will cost only a nominal amount. It is hard work to adjust our ideas of nominal charge to theirs. It is better to have a distinct understanding of the price to be charged, and

let them take it if they do not want to leave it. Customers demand good work and should pay for it.

Fourth, do not do cheap work. People remember the quality of a job long after they have forgotten the price. Never soft solder an article which should be hard soldered. It is not satisfactory to you or them. People whose trade is worth having are not looking for the "cheapest place in town" to have their watches and jewelry repaired or having their diamonds remounted. Another phase of the question overlooked by the cheap watch repair man is the additional number of watches which he must "fix" in order to come out even, to say nothing of the guarantees to be made good.

Fifth, be thorough in your work. A job well done will stay done. If you are a particular workman, you will get lots of work sent you which other repairers imagine they have fixed. How pleasant it is to have a customer refer a friend to you, with the remark that "if he cannot fix your watch no one can"! In all cases where work is brought you which has been in other shops without satisfaction, make a special effort to please, as you owe it to your customer and yourself: to your customer for recommending you and to yourself to sustain the reputation given you. If you can put a watch in first-class shape which has failed to perform properly, the owner will speak of it to all of his friends and acquaintances.

CHAPTER IV.

SYSTEM IN HANDLING REPAIR WORK.

Why a System is Necessary and What Form this Should Take—Don't Take Anybody's Word about the Condition of a Broken Article—Examine it in the Customer's Presence—Keep as Complete Records as Possible.

WHEN we stop to consider the number of articles of different kinds which a jeweler handles during the course of a year's business, it appears that a system is necessary, rigidly enforced, properly to take care of these jobs. Think of the watches, clocks, rings, pins, spectacles, etc., left with the retail jeweler during a single week; of how each article, though its intrinsic worth is infinitesimal, yet is valuable to the owner thereof to an extent only discoverable when it is lost. In the course of business occasionally something may be lost, but a system will go a long way towards making such an event impossible. Then, too, repair work is left in different quantities on different days, varying with the weather. Some people always want their work in a hurry, and to hold their custom it is necessary to accommodate them, but we should be careful not to train all of our customers the same way. There is a limit to human capacity, and if you get customers in the habit of expecting work to be ready for them when they get through with their shopping, you will encounter difficulties over broken promises. Your jeweler may have work enough already laid out ahead of him to keep him going for several days, all of which is wanted "at once." There are instances in the writer's knowledge where good workmen have made a change through no other reason than the fact that they were rushed continuously. All ordinary work, wherever possible, should not be promised in less than three or four days.

Under such an arrangement, if you have an accident and break a stone which it is necessary to send for, you can receive it back before it is called for. Of course, we do not expect accidents to happen, but sometimes they do. If it is necessary to send a job away, say so to the customer, and obtain the necessary time in which to do so.

Complete records should be kept of all repairs, viz.: Name of owner, article left, who repaired by, repairs made, and charges. Each envelope or tag should be numbered with the serial number of the job, and should be filed away alphabetically. In many stores, where there is a lot of this work handled, and where several drawers are necessary for the jewelry work, the work is divided among them as follows, each drawer being alphabetically arranged: One drawer will contain all work left within a week; another, jobs left upwards of one week, and less than a year; and a third drawer all work left more than a year. Such subdivision may seem unnecessary, but it does away with a lot of handling of old envelopes each time a job is called for. The majority of jewelry, optical and engraving jobs, are called for promptly, and only a small proportion are left for an indefinite time. In our watch repairing department, notice should be taken of all watches left over a month, and a postal card or letter should be sent to the customer, notifying him that the watch is ready for delivery, and that you would like to have it called for promptly. This will generally bring the desired results. This procedure is especially necessary when the customer is carrying one of your watches, while his is being repaired. It is better for the jeweler to have work called for promptly, as the longer a watch or clock is left, the more chance there is that other work (and for which no charge can be made) may be necessary. This applies more especially to mainsprings.

Another matter over which we should exercise the utmost care is the receiving of repairs without examination, and accepting the customer's statements regarding the condition of the article or articles left and the repairs

which he deems necessary. Take, for instance, the customer rushing in with a watch which he says needs cleaning, and asking you what the charge will be for cleaning. This sounds very reasonable, and oftentimes the jeweler will name his charge and allow the customer to depart with the amount of the charge firmly fixed in his mind. Better have him wait "just a minute," while you make a quick examination, and perhaps you will find that, just as the customer says, it "needs cleaning," but, also, that it needs, more than it needs cleaning, a new balance staff. a pivot or a jewel. Having a distinct knowledge of its condition, you can quote a price accordingly, thus saving future arguments regarding charges.

So, too, with jewelry brought in envelopes or handed you on the street, with the statement that the stone needs resetting, and giving the impression that all the necessary parts are therein. Better look at the contents of the envelope while the customer is right there, as the next day will be too late. The writer does not believe that "all men are liars," but all are liable to mistakes, and the jeweler cannot afford to pay for any mistakes but his own. If a stone is chipped or missing from a ring or brooch brought in for repairs; if a lense in a pair of spectacles is likewise damaged, call the customer's attention to the fact, and thus obviate complaints ordinarily made. Cultivate the habit of observation. Look for defects in articles, not in persons. There are some in both, but it is the first only which it pays to look for.

Keep the most complete records of repairs which you can. You will find this to be your protection from imposition regarding guarantees and false claims regarding watches and jewelry said to have been left. If you talk records to some of these people and tell them to call in again about the work which they claim to have left, and assure them if it was left you have it on your books, you will find that they do not call again. If you make a business of calling for clocks to repair, keep a memorandum, so that you will remember to call the day specified and return it the same way.

CHAPTER V.

THE ENGRAVING DEPARTMENT.

How Engraving is Instrumental in Influencing Sales—Don't be too Generous with Offers of Free Engraving—Combination with Other Jewelers in Town will Tend to Limit Gratuity Work.

THE jewelry store, while not a department store, has its several departments, each of which plays a part more or less important, in making the business a success. It is my intention to speak about the engraving department in this article. This branch is, to my mind, the most important in influencing sales. All readers are familiar with the ease with which some sales are made, by making mention of the fact that "we will engrave it for you free of charge;" also of the many sales which would be lost otherwise. In some cities the bulk of trade on articles which have been engraved naturally falls to the man who turns out the best job of engraving. So, we will find some stores selling most of the wedding presents of silverware, and not selling an unusual amount of anything else, which shows that their engraving is instrumental in effecting these increased sales.

Our engraving therefore is a valuable asset of the business, and should be carefully fostered and helped. We should begin a campaign of education regarding the value of engraving. A great many customers are unfamiliar with the length of time it takes to engrave an article, and do not realize that their demands are excessive, when they leave their order for free engraving. The trade generally should adopt some rules regarding the amount of free engraving to include with different articles, and also what charges to be made for the same en-

graving on articles brought in which have been purchased elsewhere. Customers buying a set of plated teaspoons, which pay the jeweler fifty cents profit, may request engraving to be put on them which at ordinary rates would cost seventy-five cents to one dollar. The jeweler (particularly he who does his own work, or has it done by one of his own staff) may consent to do this excess engraving through fear that having made the sale, it will be lost should he refuse. This does not necessarily follow, because all people are not as unreasonable as they seem, and make such requests through ignorance of the time it takes to do such work. We have even met those who have the impression that the work is done with a stamp or stencil, and have the idea that it is but the work of five minutes to engrave a half-dozen spoons. This is the jeweler's opportunity and his duty to give the customer a little instruction in the art of engraving, and the cases are few indeed when a sale will be lost by limiting the engraving. If you willingly consent to do an unreasonable amount of engraving, the customer will not know that he is receiving anything extra, but will think that he has merely received what it is the custom of the store to allow in this line. If you allow a customer to have "Father and Mother to Fritzy, Christmas, 1907." engraved free on a $1 teaspoon, what can you charge him for engraving the same amount in the cap of a watch, which he has bought elsewhere, and brings to you to engrave because he likes your style? People should understand that there is a value to such work, and that if it is given free, it is no sign that it does not cost money. The store which sends out its engraving is more careful in the matter of allowance in such matters. When you stop to figure so much a letter, you can appreciate this fact. Another thing, it is a bad thing to educate people to expect so much in the line of engraving, because as the holiday season approaches, with its crush of such work, it throws a heavy burden upon your engraver, and if you

allow early buyers to demand so much in the way of engraving, thus appropriating your engraver's time, you will lose more in the end by being unable to accommodate those whose purchase of single articles will far and away outvalue the purchases of sets of articles demanding so much engraving. Try the plan this holiday time of limiting your engraving, especially of silverware. Suppose that you do lose a half-dozen sales of this kind. Is it not better to have your man ready to engrave a monogram on a fifty dollar watch, or inside a diamond ring, than to have to put off such customers for a day or two, because of work promised ahead. Then, too, during holiday times your engraver may be of more value selling goods, and you do not want to crowd him too much.

Of course, as one jeweler wrote to me, competition has a great deal to do with custom, but if one jeweler adopts the plan of limiting the amount of free engraving, and talks it to his competitors, he will find they are just as willing to adopt such a measure as he is. The optical business is an instance of how conversation and trade papers can assist in the adopting of an unwritten code of ethics, and where each one has been made to see that their interests are common. In many of the cities minimum price-lists of optical goods have been adopted, with great benefits to all. One instance of the optical branch will illustrate my point that one does not lose when he refuses to be imposed upon by customers. A woman once, in company with her husband, came in our store to see about glasses, and, after examination, we found that it was their desire to obtain glasses on trial to be returned if unsatisfactory. Upon our refusal to entertain such a proposition, they said that they had been refused by another optician, but would look further. The next morning, meeting Optician No. 1, the writer spoke to him about it, and found out that the couple, after making a third call, had gone back to the place where they had first called, and had bought glasses and paid for them. It would be the same way about free engraving. If cus-

tomers walked out of one store because of being limited in this matter, and found that it was the same elsewhere, they would not run around any further, but would either buy in the second place or go back to the first place again. Customers lost through enforcing rules are made up by the gains from those lost by others.

Where engraving is brought in, a fair charge should be made for the work, as otherwise people will not appreciate what you give free in this line. A distinction has to be made, necessarily, between a monogram put on a $50 watch and a $2 locket. Because you would engrave a locket for fifty cents to one dollar, it does not follow that you would engrave a watch for the same price. Such work on a watch case should bring at least $2.50 and upwards, according to style. Engraving the cap of a watch should never be done for less than $1 and upward, according to amount of engraving, etc. The laborer is worthy of his hire, and besides the time it takes to do the work, we should also consider the length of time it took to learn the trade. Have your work of the highest standard, and charge enough for it, or show its value by limitation of free engraving. If you do good work you will be kept busy any way.

CHAPTER VI.

ADVERTISING BY THE RETAILER.

Does Advertising Pay?—Yes, if Proper Attention is Devoted to it—The Newspaper Advertisement Supplemented by Booklets is the Best Medium of Publicity.

ADVERTISING is that subject which, while ever old, yet is also ever new. We may read and study advertisements and advertising matter until we feel that there is nothing more to be said upon the subject. Yet, even if nothing new can be learned from the continual repetitions of these articles, still the mind is enabled to grasp with a better understanding truths which must certainly make one a better business man. It is a good deal with a writer on any of these trade topics as it is with the minister of the Gospel. There are certain subjects of interest to all, and on these themes one must orate, as to go without these bounds is to enter the realms of the uninteresting, and therefore uninstructive. Therefore we find that preachers are sometimes at a loss for suitable topics, and for newer and better ways of treating those which have served their turn over and over. One divine said that he was satisfied if he could offer one new thought in each sermon, thereby giving his congregation one new idea to carry home with them. But after all, it is the subjects with which we are familiar, and which we ourselves understand, which we like to have discussed, and while we may not always agree with the speaker or writer in the statements made, yet even if our opposition is aroused to the ideas promulgated, we are the better for having listened or read the article, because our thinking powers have been aroused.

Why then do we advertise? It is surely not because we wish to give a certain portion of our receipts or profits to the newspaper or printer. It is because we ex-

pect to get back much more than we put into it. Whether we do or not is a matter for conjecture. Some contend that advertising pays; others, that it does not. Whom shall we believe? To my mind, the advertising backers have the weight of argument with them. But the advertising and the advertiser must be worthy to merit and win success. If we spend money with the hopes of drawing trade to our store, we must be prepared to spend time in consideration of what matter to put in the space for the temporary ownership of which we pay a good round price. Newspaper space is expensive enough for the small dealer, even if he make the best use of it. But if he uses that space to demonstrate that he knows nothing whatever about the proper wording of an ad., or that he is a weak grammarian, his money has been wasted. People form impressions, and it has been said that first impressions are the most lasting. Although many contend that they do not read advertising matter, the fact remains that those who have never met you will read your advertisements, and unconsciously form an opinion of you. Take care that this opinion be favorable. The advertisements of a man do not make the man, any more than a coat makes the man, but they somehow or other give one an impression regarding him. While not advocating the employment of an advertisement writer, yet under present conditions it is possible for a jeweler to connect himself with advertisement agencies who will furnish him, at comparatively small cost, carefully worded advertisements from which he can strike out words or sentences which are not acceptable to him, or describing goods which he does not handle. But under such circumstances, he has at hand ads. for any and all occasions. The addition of such expense to one's advertising expenses is not unnecessary outlay. Advertising space, improperly used, is expense. Properly used, it is the same as merchandise. It cannot fail of returns. The writer has always held to newspaper advertising as the jeweler's best medium of publicity,

and believes that when the retail jeweler has covered the field with space in the daily papers, any further outlay should be in the form of booklets, which can be mailed to a selected list of customers. Street car advertising has its advocates, but most of them are found among the solicitors of the advertising managers, or among the manufacturers of commodities of various kinds which are on sale not only in the city where the reader sees them advertised, but in every city and township in the length and breadth of the land. Such articles, continually brought to mind, will sometime be bought, and whether bought in Boston or Los Angeles, the manufacturer receives his profit therefrom. Not so, however, with the retail advertiser in the street cars. The reader of the ad. must always bear his particular address in mind, and hie himself to his particular store, or he is not a gainer thereby.

Bill board advertising is but temporary, and as the different shows are forgotten as soon as succeeding ones cover up the announcements, so the advertisements follow each other into oblivion.

Of course, if one is not hampered by the necessity of close figuring regarding his advertising appropriation, except to allot so much to this, and so much to that, he can afford to experiment. But the small dealer, who has but a small sum which he can invest in that manner, must safeguard that expenditure to the greatest degree possible. It is the same way with that, as it is with the investment of money in industrial or other properties. The wealthy man can take a hundred shares in everything that comes along, and, in the natural course of events, he comes out winner, although he may hold many blanks. The man of moderate means cannot afford to make haphazard investments, because if one is a failure he is ruined. Still, we find men who cannot afford to waste money engaging space here and there, and never making a proper use of it. How much business would you do, if you had elegantly carved and decorated fix-

tures, with settees scattered here and there through a mammoth establishment, and without any goods. None of course. Neither will you do business through your advertising space unless you make that space represent you and your store, and if it is your representative, see that it is a creditable one. If a booklet is used to advertise your store, have a good one. The difference in cost between a booklet that is kept, and a booklet that is tossed in the waste basket, is small indeed. Do not be "penny wise and pound foolish." "Whatever is worth doing is worth doing well."

CHAPTER VII.

ADVERTISING THE REPAIR DEPARTMENT

To Much Cannot be Said about This Important Factor to the Business of the Retailer — Always do Good Work — In Advertising the Repair Department You are at the Same Time Advertising the Whole Business.

TO a great many jewelers, the idea of advertising their repairing department seems, to say the least, ridiculous. "Everybody knows that we repair watches and clocks," say these wise men. But is that fact absolutely true, and, if it is, does it necessarily follow that you will get your share of the repairing? How often has the writer heard the inquiry made by strangers, and even by purchasers of goods, "Do you repair watches here?" The fact that so many stores where new goods are sold conduct no repair departments makes this question a reasonable one. Consider for a moment the shoe stores where repairing is declined; the clothing stores, with no provision for making repairs or alterations; and even wall-paper sold to customers, and the matter of having it hung on their walls left to them to figure out and either find a paperhanger or do it themselves.

So we find people with watches and clocks in search of a reliable place to have them restored to running order. This place once found, they will make it their business to recommend others to carry their work there. But how can we get these searchers for repairers to come our way? There is one way which is slow but sure, namely, to send each repair customer away entirely satisfied with the work done. The work, when done, must be well done. Price is not the object that some people believe in influencing work. Satisfactory work always brings satisfactory remuneration. By holding each cus-

tomer's trade and their influence, we will steadily gain ground, but if we wish to increase our repairing rapidly we must advertise. It is not necessary for us to wait until a man has carried his watch to several stores and then brings it to us as a last resort. By advertising properly we can bring him directly to our store with his work. The question naturally to be asked at this time is, "How to advertise the repair department?" Of course, the newspaper comes foremost as the medium in which to push our repair business. It is well, in these ads, to put interesting matter, which will demonstrate our familiarity with watches in general, as well as our ability to successfully repair infirm watches. We should advertise for the best work, as such work pays better and is not as difficult as the cheap work. If you advertise for first-class work only, you will have enough cheap work thrust at you. But if you advertise for cheap work, as "watches cleaned for 50 cents," you will get that class of trade and no other. The man with a fine watch will not trust it to a bungler, and, as such, he classifies the "cut-rate" man while the man with a low-priced watch may think it valuable enough to carry to the first-class repairer when it needs such attention. We can tell some information about watches, such as the improvements which have been made; the number of parts of which a watch is composed; the number of times the balance of a watch beats in an hour, a week, month, and year. Call the reader's attention to the fact that this wonderful machine runs night and day alike, and that the amount of oil which can be put on a watch is very little indeed, and that after this oil dries there is a wear on the parts. Tell them not to wait until the watch stops from sheer exhaustion before giving it the needed attention, but to regularly once every year bring to to the watch-doctors for overhauling, as in this way the life of the watch will be greatly lengthened. Impress through these ads that while you want the job of cleaning the watch, it as much or more to the interest of the

customer to have it attended to in this way. Make people think.

If we are prepared to handle fine hall clocks and French clocks, we can successfully make a bid for this work through the personal letter. The names of residents of a city who are owners of fine clocks can generally be found through the street directories by taking the streets on which the more wealthy residents live. A genuine personal letter to them, describing our store and its ability to handle such work satisfactorily, with a return postal card with the jeweler's address printed thereon, and with an order to call for and repair a hall or French clock filled in on the back, requiring only the signature of the person addressed to complete the order, will generally, if there is need of such work, result in the landing of the job. In every house there are probably one or more clocks out of order which needs the jeweler's attention, but which, from carelessness, are forgotten from day to day. The personal letter, with the postal card enclosed, make easy the giving of the order to call. This idea can be successfully carried out all through the city if the jeweler cares to extend his offer to call for clocks to the ordinary ones, as well as to the larger ones.

Interesting window displays can be made, calling attention to our repair department, if we give a little time and study to it. Take a watch entirely to pieces and lay the pieces on white tissue paper, and with a card explaining that it is the several parts of a watch, and then see how many people will stop to see it. If you get hold of an old watch, out-of-date as to size and appearance, lay it in the window along with a modern watch. If you have a mainspring broken in an unusual manner, as, for instance, through every coil, put the parts in the window. Anything unusual will attract. This time of year is a good time to push the repair department. We can lay stress upon the fact that if a person is going into the woods or country for a month's vacation, it is necessary to have a good timepiece with them, in order to be able

to so plan their time that they will be able to be back to their hotels in time for meals. That, therefore it will pay them to have their watch overhauled before they go, rather than to suffer the inconvenience of having the watch stop when they are miles away from a reliable watchmaker.

A fact we should not lose sight of is, that while we are advertising our repair departments, we are also advertising our store and business, just as much as when we advertise a special watch we may have for sale. Keep the repair department to the front always. The largest jewelry stores find it pays to push this department and make a specialty of it. Let us follow their example. Let us have a first-class watch repairing department, but also let us be sure that everybody knows about it. The good book tells us "not to light a candle and place it under a bushel," and we should follow its advice. Proclaim it, if necessary, from the housetops, that "this is the place to have your watch repaired."

CHAPTER VIII.

THE BUYING OF STOCK.

Buy Goods to Sell at a Profit, not because the Salesman is a Good Fellow—Keep Tabs on Quotations—Buy "Leaders" but Don't Get Fooled into Paying Too Much for the Other Goods.

WHEN we think of making money, we seem naturally to figure that we are going to make it from the sale at a profit of the goods bought. We seem to consider the buying of stock only one of the incidentals of business. So, we find our merchants fighting shy of the commercial traveler, and informing them as fast as they come that there is nothing they are in need of at that time, and generally ending by buying a bill of goods, grudgingly, after a great deal urging and the expenditure of "hot air" by the traveling salesman.

There is altogether too much buying of goods because the traveler is "a good fellow." Most of them are that kind, or they would not be on the road. That fact alone is not sufficient to make it necessary to buy goods. We should always be ready to expend our time in looking over lines of goods, where the salesman is a gentleman and does not consider it a personal matter when you do not buy. By looking over different lines of goods we acquire information regarding goods and prices. What are the prevailing styles, and who carries the best lines of certain goods, and whose prices are most reasonable, are some of the important knowledge gained through contact with the traveling man. He is also a walking encyclopedia, and can give us all the latest trade gossip. All this is very interesting, and all right in its way, but we should never feel it necessary to buy anything which we do not want, or do not need, because of any fancied obligation to the traveler.

He comes to see us on business, and wishes us to buy from him because of the profit which will accrue to his house, and indirectly to himself. Therefore, as he calls upon us for business purposes only, why not meet him upon a business level, and if we are in need of goods, tell him so frankly, and save his time and your own, as you are perfectly safe in betting that he will not go away until he has shown you something, whether he sells you anything or not. Now, who is to blame for the condition of things? The commercial traveler hears the same old story in the same old way, and if he believed it all and went his way, his annual sales would be exceedingly light. Would it not be better for all concerned if the merchant would adopt different tactics and tell the wholesaler what goods he would like to see, if any? Then, if occasionally he said he did not want to look at anything, his word would be accepted as given, and the traveler would journey along.

This is perhaps a disgression from the subject of "The Buying of Stock." In some stores the buying of stock is entirely done by the proprietor, who may or may not be the one most and best fitted for that position. Let us, however, consider the advantages of having one man to do the buying of stock. He looks at all the several lines, and that being his business he can cultivate his mind to remember prices and distinguish styles and qualities. He is, perhaps, a little better able to make purchases at close figures than where several are interested in the buying. There is an advantage, however, in having two or three look over samples. Every one has a little different taste, and articles which would be turned down by the one-man buyer will meet with the approval of one of the joint committee on purchasing. Variety in stock is everything, providing that we do not go out of the regular line too far.

Perhaps, on articles like watches, diamonds, and expensive goods generally, one man makes the best purchaser, while on the line of jewelry generally, rings, and so on, the idea of as many as possible should be consulted. On expensive articles, one man can buy, in

an hour or so, as much as the entire force can sell in a year or more. Then, too, on diamonds and precious stones, one man, by giving it his undivided attention, can develop his eye so that he will become an expert regarding stones and their values.

In the general conduct of our business, we will, from time to time, be given quotations on different articles which we may not need at that time, and which may be leaders of that particular house, or the prices may be given because we have no apparent need of the goods.

If we do not at that time wish to take advantage of the offer, we should adopt some method for keeping track of these quotations, which can be consulted easily and quickly. For those who are willing to earn a little extra money, with a small expenditure of labor, let me offer the suggestion that they conduct a small card index system for recording these quotations. A small one can be bought, the size to set on your desk or in a drawer, for $1 to $1.50, and comes complete with cards and indexes, alphabetical and numerical. With this arrangement, it is an easy matter to write down a price given on clocks on a card, with the name and address of the firm giving it, and the date given, and drop it into the letter C. If we wish we can write another card, with the same information, and drop it in the letter of the firm giving it.

It will surprise you sometimes to find out what you will save in this way. We cannot trust too much to memory but should assist our memory in handling the many details of the business. A quotation given, and not taken advantage of at the time given, may slip our mind when we come to buy these goods, and we give or send the order to another house, and pay them a higher price than we have any need of.

We all know that some of our wholesale houses, following the methods of the department store, sell some goods at very near cost, and trust make it up on other goods. We should never form our judgment of the prices of any house by comparison of leaders. What we

should do is to take advantage of the leaders, and should so know our business that we will not be led to order other goods at higher prices than we would pay elsewhere.

Another reason for being up-to-date, and keeping records of the prevailing prices, and who is the lowest on them, is that we will be surer of getting bottom prices on our goods, because we will acquire the reputation of being right on the job regarding correct prices.

Another important matter is the buying of goods so that several bills of large amounts do not come due at the same time or near together. We should keep a book or file, in which to enter latest dates when bills are due, and still subject to the cash discount. In this way we can know at any time just what money we have to pay out the coming week or month, and whether or not we can conveniently handle any further bills. If we are careful in this way, we will be surer of staying in business, because it is the careless man, who buys with no thought of the settling time, who suddenly, almost without warning, receives statements calling for immediate settlement. When he meets with this condition of affairs, if he cannot take care of these bills his other creditors will be after him, and where is he? If we are desirous of buying goods, and the bill at regular terms would be due at the same time as another large bill, have it dated ten days ahead. Do not accept long dating, as that encourages carelessness.

Be on your guard all the time. The surest way to keep friends with your creditors is to never owe them as much as they would like to have you. Be independent. You can be so if you pay promptly. Do not let any house own you, or think that you have got to buy goods from them. Keep your bills paid up. Go slow, but go in the right direction and you will finally land at the top of the hill where the rest of the successful merchants are.

CHAPTER IX.

TAKING CASH DISCOUNTS.

Discounting Bills Give the Retailer a Better Reputation with the Jobber—It Many Times Saves a Firm From Financial Disaster in the End.

THIS subject has been written about many times, but I think its importance to the retail jeweler warrants it. To successfully conduct any business, be it great or small, we must take advantage of the cash discount.

There are a great many reasons to advance, all of them good, for always taking the cash discount. If the goods are worth the prices quoted, and there is a discount offered for cash in ten days, is not that per cent. allowed for prompt payment, profit? And, is it not the only profit which we are sure of? Is the additional time given worth the price it costs?

The man who takes the cash discount on all bills, seldom, if ever, gets into financial difficulties, because, in order to meet occurring obligations as they come due, he must necessarily buy in smaller quantities than he who never takes a cash discount. Again, he lets his bills mature, and then gives notes, and many times renews them, and finally he runs up against the cold, hard fact that his business is not desired by any first-class house.

The value of a name for prompt payment of bills cannot be overestimated. Although a good many of the traveling men try to give the impression that your money is not wanted, and that you can take your own time to pay for the goods, the reason, however, that they are calling upon you is because their house wants money, if not at that particular moment, at some later date, and they like to know when to count on receiving it. How much

better it is to be set down as one who always pays in ten days, rather than as "good pay, but slow."

The traveling man, by holding out this bait that you need be in no hurry to pay for goods, manages to sell you perhaps a larger bill than you ordinarily would have bought. If a dealer yields to the offers of several traveling men in this way he has bought all the goods he will need for the season, and perhaps longer. He has also, many times, tied his hands so that he cannot take advantage of special offers for cash or short time. Then, if the season is a little slow, and he has not enough money to meet his bills, now fully matured, he will find out whether the jobber will want his money or not. A good man, with no dishonest intentions, will then oftimes be forced to the wall through no fault of his own.

The dealer who takes advantage of every cent of discount offered acquires a reputation for his shrewdness and foresight; and he will be sought out by those who are anxious to close out some line of goods, and are willing to give a close buyer, who is prompt in payment, some special advantage in price or discount.

In these days of the telephone and telegraph the express, and the splendid mail service, it is not necessary to buy stock far in advance, because we can easily fill in depleted stocks, in two or three days' time, excepting, of course, during the holiday rush. So, too, the number of traveling men who are out are legion, and they are all anxious to sell goods. We should be careful, therefore, not to buy more than we need.

Sometimes the traveling man will say, "How many, a dozen?" and the dealer will say "yes," when perhaps a quarter dozen would be plenty. Never be ashamed to order a small quantity. Better do this, and re-order often, than to accumulate a lot of old stock. The wholesale house will think more of you for going careful.

If you acquire a reputation for prompt payment better houses will seek your patronage; and as will naturally follow, either you will be quoted better prices, or will have a better selection of goods offered you. I believe

it pays a dealer to look over stocks often, as the representative is always anxious to show. Many times it will be a decided advantage to the jeweler to do so. Either he will find that his goods were bought right, and it is worth something to know that, or he may find out that he has been paying too much for some kinds of goods.

Avoid the snare of the easy terms "four months net." Do not be always looking for dating on bills. Figure close on prices and discounts. Give the wholesaler to understand that it is straight goods and price, not time, that you want. "Time is money," so they say, but time is not worth the money it costs you. When you can borrow money at 6 per cent. interest per year, why should you lose 6 per cent. discount for the mere satisfaction of taking 60 days, 90 days, of four months net?

Concentrate your business. Do business with as few as is positively necessary. If you owe $5,000 to five different concerns, you can make payments to each of them easily. But, if you owe the same amount divided among fifty concerns, you do not always know whom to pay first. This, of course, only applies where the dealer does not buy in small quantities and takes the cash discount off of everything.

The reason so few jewelers take the cash discount is because they are ambitious and try to carry as big a stock of everything as their neighbor, who, perhaps, has more money.

Better go slow, pay as we go, and in time; the saving on the discount will enable us to have better fixtures or better stock.

A good many stores pay their rent, heating, advertising, and lighting from their cash discounts. It is not worth your while to join the ranks of those who always take the cash discounts, if you are not already one of them?

CHAPTER X.

SHOW WINDOWS AND THEIR USES.

Enormous Gains Made in this Manner from Transient Customers—The Middle Class are all the Show Window Lookers, and the Middle Class Pay Cash—Specialty Windows Make a Good Impression.

FROM time immemorial, business men have, to a greater or less extent, recognized the possibilities of benefit to be derived from the proper display of goods in their show windows. It is perhaps superfluous to mention the wonderful developments which have occurred along this line. The metropolitan stores, and their followers in the inland cities, demonstrate that there is a strong current generated by proper window displays. The grocery and fruit stores find that sales are stimulated by having their goods pushed well out on the sidewalk, where the passing public will fall over them. This belief is well founded, as were they to keep their goods inside the store boundaries, it would be a comparatively easy matter to walk by their establishments without noticing their existence, unless one had a specific errand there. The dollars picked up from transients because of having the goods where they cannot help but see them is enormous.

There are many reasons why it is necessary for a store to keep attractively arranged shop-windows. One of them is that to enter a store, particularly a specialty store, such as a jewelry store, means, to a large class of people, that they must have a purchase in mind. Indeed, the clerks in small stores seem to be trained to think likewise. People therefore are delicate about entering a store of this character merely to gaze and admire, with no idea of an immediate purchase. To such people the show-

window is a welcome adjunct to the several stores in which they are interested. To stop and look in a window implies nothing more than curiosity and obligates the gazer to nothing, nor is her departure made difficult. Thousands pass your store daily who perhaps will never enter unless you can exert some influence or advance some reason for their doing so. Many jewelers feel very dignified regarding their stores and their methods of doing business. This is all very well for those who have passed the anxious stage and have wealth accumulated to back up their dignity. Most jewelers, however, are not overburdened with wealth, and should not be with dignity. It is not necessary to adopt any cheap methods for attracting notice to our stores. There is a happy medium between an excessive dignity and cheap clap trap methods. In developing a business we do not want to appeal to those who want something for nothing but we do want to appeal to those who want good reliable goods, and who are willing to pay a fair price for them. There are enough of such people to make it worth while to make efforts through our windows to bring them in.

A dignified manner tends to drive away the middle class trade, and calls in a class who consider themselves the upper crust, and whose purchases are mainly on credit payable six months or so later. No average store can exist on such trade, unless enormous profits are added, and it is not unusual for the upper class to wish to pay more for their goods than others. The middle class of customers, who may also be called the show window lookers, buy moderate priced goods, and pay for them. To this class then we must cater. It is not advisable to display cheap goods in our windows, as this condemns the store to people with discerning eyes and good judgment, which has been developed by ownership and purchase of reliable goods. Many stores feel that they must offer cut prices on goods which they display, or otherwise it is a mistake to mark goods plainly. Nothing could be farther from the truth in this respect. Every one who stops and looks into a window is not looking for something cheap. The average customer buys medium priced

goods. He does not want 18k. gold, nor does he want plated or cheap gold filled. He either wishes 10k. or 14k. gold jewelry or the best gold filled of that article. Take, for instance, the one article of bracelets. A young man in search of a present for a young lady may not care to invest twenty-five to fifty dollars in one. Neither will he care to purchase one for a dollar or two. Something in good gold filled, costing from five to six dollars, or in solid gold, costing from ten to fifteen dollars, will be most apt to appeal to him.

In planning our fall window displays, we must first make arrangements as to our window fixtures and interior decorations. Many find it to be an excellent idea to have different colored window bottom coverings and curtains which match, and which permits of changes being made in the appearance of the window, and gives everything in it a new and fresh appearance. Window fixtures may be as elaborate or as inexpensive as one chooses. One may purchase these from dealers, or can plan and originate one's own, and making them oneself will make their expense practically nothing. Squares of different heights and sizes; triangles and rectangles and steps can be easily made and covered with velvet and will be ready for use on different occasions. The use of such arrangements permits of setting some special article or articles in prominent positions in the window, and bringing them especially before the public. Take, for instance, a handsome tea set or service of any kind. If set flat on the bottom of the window among other goods, it may become only a part of a conglomerate mass. If, however, they are set on a pedestal or other elevation, it becomes a separate and distinct part of the display. Some window displays show up best on the level, while other articles demand that there be a slant to show their beauties to advantage. As has been said in reference to the curtains and window coverings, so also it can be said of these different shaped fixtures; they give a different look to a show window even if the same articles are used, while in addition, the use of such fixtures will offer suggestions as to the display of articles which we would ordinarily leave out of the window. If one were to have the window bottom perfectly level, with no elevations of any kind, many articles would have to be left out of the window, because they would not harmonize with the rest of the goods ordinarily placed in a show window.

Jewelers generally are more zealous in their efforts in the direction of show window decoration and arrangement than ever before. Changes should be made with regularity, so that regular attendants will not become wearied with seeing the same display week in and week out. By making frequent changes one prevents any one lot of articles from becoming so decidedly shop-worn as to make their sale well nigh impossible, to say nothing of the lost sales from having such goods in such a prominent place as the show window. If you have any goods which are specially new and desirable it is good business policy at once to show them in the window. Many have an idea that they can sell anything, and that it is advisable to push old timers on such of their customers as they think they can. There is an old saying to the effect, "Put your best foot foremost," and applied to the jewelry business if that doesn't mean, "Keep your show windows in first-class order," then its meaning is not clear to me.

A specialty window will make a greater impression than a general window, because it cannot be passed without notice. Let us, for example, consider the effects of a window full of watches. One cannot go by without recognizing the completeness of the line carried, whether he is in the market for a timepiece or not; while the man who is contemplating the purchase of a watch is more apt to find displayed the very watch which he has in mind, than as if there was a promiscuous display of watches, rings, cuff buttons, chains, etc. Then, if such a display is followed later by a display of all the rings in the establishment, and later ones with cuff buttons, scarf pins, and other card jewelry, one will discover that your store carries an almost inexhaustible supply of the various goods sold in a jewelry store. One must use the general displays oftener than a special one, because of the pretty arrangement which is the result, and which

a specialty window does not so often produce. Another thing to feature is the new lines which you may have added during the year. Take any line of goods which may be as attractive as art and skill can make them. If you place them carefully in the rear case you will very likely find them there after Christmas, little changed in appearance, save as to tarnish and dust which may have accumulated. Such goods should be kept well forward. If not in the show window they should occupy a prominent place in the store. One cannot with justice condemn goods as unsaleable which are not staples and which he has carefully hidden away.

As the holidays approach we should change, if necessary, the goods in our show cases, so that the novelties and Christmas articles will be in the cases nearest the door. Staples, such as table ware of various kinds can be placed further from the door, as such articles, if desired, are asked for by the customers. In dressing a show window, one should have a fairly well developed idea of how he is going to place the goods, and what the general result will be before beginning to arrange the goods. Jewelers often begrudge the time necessarily spent in producing a beautiful display. If they succeed in originating an elegant display, they often leave the goods in the window until the display has long outlived its usefulness. This is misdirected energy in making such a display and then leaving it so long before the public. Better to have placed a few goods in the window arranged simply, and then changed in two or three days.

Every man knows his own business best; he knows the size of his show-window and how he is located; he knows what kind of displays will prove most attractive in his section. There is, however, one safe rule to follow regarding show-windows, and that is, to keep them scrupulously neat and clean. Do not be afraid of overdoing the matter of cleaning up. There is nothing which attracts more than a jeweler's window which is clean and filled with fresh bright goods, and one is encouraged to enter and look, even although a purchase is not contemplated at that time. It is also true that nothing will do more to keep people out of a store than an untidy looking window, filled with dirty jewelry, mounted on dusty, finger-marked cards. The writer has been interested when visiting other cities, to notice the jewelry stores, and many stores would present such a neglected appearance in their show windows, that one would involuntarily come to the conclusion that he "who enters here leaves hope behind." To the observer from the outside it would not seem possible that any valuable knowledge of methods of conducting a business could be learned in such a place. If jewelers would receive such an impression, so others outside of the business would gain the same idea of the business ability of the proprietor, and the desirability of doing business there.

CHAPTER XI.

CARDS FOR THE STORE AND WINDOW.

Some Practical Suggestions for the Making and the Use of a Cheap but Effective Form of Advertising—Be Careful Not to Make Statements You are Unwilling to Abide By.

THERE is a way that we can advertise our store and outline our policy, which costs but a nominal amount. Reference is here made to the custom of having printed or written cards of small size, which we can place in the windows, describing the goods, making appropriate comments on prevailing styles, and informing our customers and strangers regarding our methods of doing business. The cards which we will use inside may be larger, but should be of the same general character.

Few of us can realize the power of suggestion, or the amount of information some people will gather during a visit to our store, or even from looking in the window. A handsome window display might attract lookers, but if coupled with it is the encouraging invitation to "Come in, and look, whether you wish to buy or not," we will find a large number will accept the invitation so offered and will call in, and while at the time it may seem like so much time wasted, it is not, for before we can have buyers we must have shoppers. All shoppers are not purchasers, but they are talkers, and can spread the news around as to what is particularly new and proper in jewelry. If the people are with you, and feel favorably toward you, your name will become a household word for being the most wide-awake, if not the leading jewelry store of the town. This reputation is what we are all striving for, and which, if once attained, the prestige of such position will enable us to obtain and hold trade that is

desirable but which goes with the crowd—in fact, the people who wish to have their jewelry purchases come from the popular jewelry store.

Whatever you say on these cards, mean it, and do not make any offer that you are not willing to make good. In an optical paper there is the story of a woman who asked the optician to examine her eyes and tell her what glasses she needed, so that she could go to the ten cent store and get them. Upon his refusal to comply with her request, she indignantly pointed out to him his sign, "Eyes Examined Free."

Rightly worded signs often save a great deal of conversation. Take, for instance, either of the signs, "Positively No Credit," or "Repair Work, Cash" hung up in the store, and which a great many will read, and take the matter for granted without asking for particulars, but if the jeweler is asked for credit, the mere fact that he has such a sign displayed makes it a comparatively easy matter to point to it, and inform the inquirer that it is the custom of the store to sell for cash only, or to deliver repairs only when the full amount of the charges is paid.

While not advocating the filling up of the walls with signs, the writer believes that the "signs of the times" are deserving of all the space which we can give them. Another sign I would suggest is "Not responsible for work left over thirty days." While the laws do not protect the jeweler regarding the selling of repair work for the charges, still the majority of people are not cognizant of this fact, and these we can hustle up a little about calling for their work.

A few samples of what these cards may consist may not be amiss:

"We study to please."

"Your satisfaction is our satisfaction."

"No trouble to show goods."

"We talk but little. Our pleased customers are doing the talking for us."

"A satisfied customer is our best advertisement."

"To sell you once is to sell you always."

"If we please you tell others; if not tell us."

"We would rather not make the first sale, if we cannot hold your trade and influence thereafter."

"Watch us for watches."

"The rings here shown are merely a sample line. We would like the privilege of showing your our complete line."

"We guarantee our rings to be of the quality stamped."

"We lead, others must follow."

"Let us help you to decide what to give for that wedding present. We are at your service."

"Wedding presents. Any article selected from our superb stock of sterling silver, cut glass or clocks, will make a pleasing and satisfactory wedding present."

"Cash prices, not catch prices."

"Not how cheap, but how good."

How are we going to prepare all these various signs? Well, if we wish, we can buy one of the rubber stamp sign outfits which are so complete in every detail that with any degree of care the least skillful of us can turn out a creditable sign in the space of ten minutes at the outside. For those who dislike bother of this kind, our friend, the professional sign-writer, will be found ready and willing to help us at moderate prices. Our small cards in the window we will have written or printed by the best pen artist in our employ. The cards of various kinds, which cost but a little time, cardboard and ink, should be changed often. If you hit upon some catch phrase, and find the public take to it, have one large sign in the store with that wording. Occasionally, signs reminding people of the regular work we do should be placed in the window, such as "Fine Watch Repairing," "Jewelry of every description made and repaired." Care should be taken to say nothing that will offend. Make your "silent salesman" to be helpers of the business. Do not try to be funny when you write these cards. Be natural, be enthusiastic, be cheerful, be businesslike. Say just what you mean and mean just what you say, and you will find that these cards do a great deal of work for you.

CHAPTER XII.

THE DISPOSING OF OLD STOCK.

Reasons for its Accumulation—How Best to Get Rid of it at the Least Loss to the Dealer—Considered from Different Standpoints.

WHILE many contend that in the jewelry business there is no such thing as "old stock," still some of the trade feel that they have the evidence to support their claims that there is such stock, and that an extra effort of some kind is necessary to dispose of it. In defense of the position that there is no "old stock," the argument is advanced that certainly the man who made the article liked its design, and surely some one else will come along who will think the same.

From whatever standpoint we view the matter, whether as wholesaler or retailer, we must admit that this subject is of vital interest and importance to all.

Before considering the subject, let us look into some of the ways and means to use in order to avoid, as far as possible, the accumulation of old stock. Why do we collect a lot of old stock? It is not generally because we buy more generously than we ought? If an article is new on the market, or the demand for it has to be produced, we should go careful in our buying, unless it is a commodity, the sale of which we can have control, in which case it often pays to take hold and advertise it and push it in every way possible, as any sales resulting therefrom will redound to our credit. But as these cases are few indeed, we will dimiss them from further consideration. We should buy in as small a quantity of a new article as will enable us to make a respectable showing. And, having received them, do not place them carefully away in the show cases and wait for cus-

tomers to come in and call for them. We might have to wait too long. There are people who always like to be up-to-date, and will buy whatever is the proper thing at that particular minute for that very reason. If we promptly place these goods in our window and advertise the fact that new goods have arrived, and mention what is new, and that they are in our window, perhaps we will not have so many of them left when the fad created for them is over.

I think the experience of most jewelers is that the novelties are the "stickers." As I said in one of my previous articles, there is a certain price we should be willing to pay for being up-to-date, and we therefore should not kick at a few left-overs in novelties. We should consider what the value of our old stock is before we adopt means for disposing of it. Sometimes it would be cheaper to pack the stuff up or give it away, instead of trying to get rid of it, even at a reduced rice. There are certain ways of disposing of old stock, and we will now consider them.

The package sale is familiar to most of us, but a brief statement of the method of conducting one will not be amiss. Articles of different values, styles, sizes, etc., are tied up into packages, and are offered at a low price. The purchaser buys without knowledge of the contents of the package, and may receive an article he can use, or one he can not. While some recommend this method highly, I do not think the after effects are good. The jeweler has lost money on the sale, but he has cleaned out a lot of undesirable stuff, and has many times made a lot of dissatisfied customers. While some purchasers are gamblers enough to enter into the spirit of it and be satisfied whether they are fortunate or not in their selection, the majority of people buy at a sale like this because they expect to receive big returns, and they are often disappointed and dissatisfied accordingly. If we are not in too great a hurry to dispose of it, we can sell quite a lot of it in the ordinary methods of business. If we show these goods with our other goods, some will prefer them. In any case, we should use the method

which will have the least injurious after effect. Some believe in holding an auction sale. Experience is a good teacher, and we all have to find out some things for ourselves. An auction sale is all right if properly conducted, but it is distressing, to say the least, to see expensive goods going at ruinously low prices. How is the jeweler coming out? The auctioneer will generally suggest that he sell a few of his own goods and on these a profit will be made. The jeweler acquiesces, and finds that these goods sell easily at big profits, which are divided. And so the sales goes on, with a sale from the jeweler's stock, often at a loss, and a sale of a plated watch from the auctioneer's stock, at a profit When the sale is over, who stays behind to make good the defects in the wearing qualities of the goods which have been sold?

I think a good way to do, is to offer an article which we are anxious to sell at a reduced price to a customer who is looking for a present, either of that kind of an article, or who is undecided. Explain to him why we are willing to sell it lower than the usual price. Tell him truthfully that we have had it in stock some time, and while its value has not depreciated because we are tired of seeing it, yet we are willing to sacrifice on it. In nine chances out of ten the sale will be made and the customer will be satisfied. It is policy to tell him that he can exchange it if he wishes to. A satisfied customer is what we want.

A good way to avoid having "old stock" is to keep the goods clean and mounted on clean cards, with clean tags attached. When we buy in new goods, before putting them in stock clean up all the similar goods. Then they will all appear fresh and new. Cards, tags and elbow grease are inexpensive, but yet how necessary! Always remember that if we keep everlastingly at it, success will be ours.

CHAPTER XIII.

THE OPTICAL SIDE OF A RETAIL STORE.

The Advantages of Fostering the Optical Business—More Profitable than the Jewelry End and Also a Feeder Thereto—Moral, It is Wise to Study Optics.

WE often hear and read discussions regarding the advisability of a retail jeweler carrying this side line or that. Some say, be a specialist and stick to one business only. Others advise having several departments because one is able then to sell to the same customers goods over and over again in the different lines whereas if jewelry alone is carried the sales of necessity are limited. So we find trade papers advocating stationery departments, camera departments, musical and art goods, statuary, china, bric-à-brac, cut glass, lamps, etc. There is of course a reason for this. Many articles of every day or occasional use, which every one buys once in a while, are not of such material or designs that they properly belong in any particular store. So all of us have calls for goods every day which we do not carry in stock, and we tell the inquirer so, and straightway forget about it. There are many of these departments which one might add profitably, if the necessary space is contained within his storeroom.

There is one department which naturally goes with the retail jewelry business, and which the average customer expects to find associated with it. That is the optical department. Years ago the jeweler carried, in connection with his jewelry stock, a few solid gold frames, and a line of cheaper glasses, all ready fitted up, which were passed out to the customers for them to decide which pair best suited them. This was all right until people began to demand better methods of examinations and better results from wearing glasses. Then the scientific optician entered the field, and the jeweler-optician's business dwindled. It is because of this fact that so many jewelers have never felt encouraged to push this department, but many have realized its possibilities and have reaped their profits thereby. To me it is the ideal line to work in with jewelry, for several reasons. It takes up but little room even where a dark room is used in connection with it. Every one, old or young, whatever their desires or inclinations, must sooner or later adopt the custom of wearing glasses, and if their jeweler is prepared to minister to their wants, it is but natural that they should visit him, because of their acquaintance and confidence, rather than make a trip to an optician with whom they are not acquainted.

While many people are still of the opinion that a cheap pair of glasses will do them, others who are of the majority, are beginning to recognize the fact that eyesight is precious, and once lost can never be recovered. All this makes it better for the exclusive optician or jeweler-optician. Good prices are obtainable for good work, and many jewelers have found it more profitable to push this branch of their business, and make the jewelry department the side line. And it is not altogether a question of whether or not one is satisfied with his jewelry business and is willing that others may handle the optical demands. If one of our customers in search of eye helps goes to an exclusive optician, you have merely lost the profit on that particular sale. But supposing that they visit a brother jeweler who, in connection with his jewelry business, also has means and methods for examining the eyes and making necessary corrections. The jeweler so visited probably is as good a fellow as you are, and by the acquaintance so made may hold the trade of that customer for future jewelry purchases. In making an examination of the eyes, in entering the results on the record book, together with the name of the patient, in fitting frames, and adjusting them afterwards, the optician is

given an opportunity for making a favorable or an unfavorable impression. If the former, he must necessarily profit on future sales. One's manner in granting a request clearly denotes whether it is an act of willingness or of necessity. Be courteous always. It "costs little, does much."

Instances where customers have been lost through one's inability to serve them, in one or more of the jeweler's side lines, might be given. If for no other reason than that of holding your own trade, it is a good thing to handle optical goods. It is not necessary to advertise this department. It will take care of itself. Your customers will notice your new department, or at least it is new to them, because they have just become aware of the fact that their eyes need attention, and they will come in and say, "You test the eyes, do you not?" and if you do, business will result. If, because of your inability to serve them, you send them to other jewelers who can, and you lose your profits on subsequent sales, where do you come in? Your fellow craftsmen will not divide profits with you. The optical business fits into a jewelry store more easily than any other line. Then, too, the time necessary to acquire a rudimentary knowledge of means and methods is not long. Of course such knowledge is merely theoretical, but while that is valuable it is easy to obtain that practical experience which quadruples the value of our theoretical knowledge.

Then, again, an optical department is valuable aside from its immediate profits. It makes one think, and develops our abilities along that line, and also develops one's judgment, and teaches him to rely upon himself. In every case of eye fitting there exists a necessity for exercising one's judgment. We are all liable to allow our thinking powers to relax almost beyond recall, unless the necessity exists for utilizing our thinking parts.

What difference does it make to you whether you make a couple of dollars by selling a watch on which you make a small per cent., compared with the same profit on a pair

of glasses. In selling a watch, you get nothing for your knowledge of goods and qualities, but in selling glasses you are paid an additional price for the knowledge of what to prescribe.

The jewelers who have handled optical goods and fitted eyes scientifically, need no advice as to the profitableness of the same. They have the experience. But when you consider the small amount necessary to invest to carry a stock of optical goods, and the returns possible, it seems strange that more jewelers have not taken advantage of it.

CHAPTER XIV.

SAFE GUARDING OF VALUABLES.

In Showing Costly Goods Tradesmen or Clerks Should be Alert at all Time—Practical Suggestions—Honest People Will Not Take Offense at Precautions Against Thieving.

THE jewelry business, like all other kinds of business, has both its advantages and disadvantages. Some of its advantages have been spoken of in previous chapters. Chief among the things that may be considered a disadvantage is the variety and extent of the competition existing. Almost every department store, gent's furnishing store and variety stores of different sorts have more or less jewelry for sale. There is, however, a far greater peril in loss in conducting a jewelry business, than the danger of losing sales to competitors. It is the danger of losing through theft an amount that oftentimes exceeds the profits of a year's business. The jeweler is a mark, as it were, for sneak thieves and slight of hand men. There is no temptation to a thief to steal a suit of clothes, or a pair of shoes, because of the difficulty of concealing them during a flight. But the thief who takes two or three diamond rings, or even a tray of them, who rushes from the store and mixes with the crowd, is generally soon lost to view.

Jewelers are inclined to be careless. Despite the warnings of the newspapers, the Jewelers' Security Alliance, and of other prominent sources, we still find it to be the practice of many firms to leave one clerk alone in the store, and often that one is inexperienced. We all learn by experience, and the ones most habituated to handling trade are usually less apt to prove easy victims

to the workings of some game than the inexperienced. The old proverb, "Believe every man innocent until he is proven guilty," would never do as a motto by which to run a jewelry store. Unless we are personally acquainted with a customer, we should exercise the greatest care in showing goods. Opportunity often makes the thief. Very few would steal if they thought they would be caught at it, or caught with the goods. It is a good idea to carefully size up a customer before you begin to show the goods. It is an easy matter to do this by asking a few questions relative to the class of goods which the customer wishes to see. You then have a fair idea of the appearance of the customer, if it should later prove necessary to describe him. After you once produce the goods, your attention should be on them and not on the customer. The fact that the customer is looking at the goods makes it a fallacy to try and look the customer in the eye while you are talking to him. Your inspiration comes from the goods. You must look at them yourself, to be able to discourse upon their beauty, their finish, and their desirability. This is the time that the hands of your customer need watching more than does his face. All a crook needs is a fraction of a second to substitute an inferior stone for a diamond, or to slide an expensive brooch into the palm of his hand. He can afford to look at you if you will look at him, and take your eyes from the goods. When diamonds are being shown, it is a good idea for any clerk who is disengaged to stand near at hand. He may see something which might miss the eye of the salesman who is waiting on the customer. Then again, if another clerk is nigh, it will do away with the possibility of a successful outcome from throwing pepper into the eyes of the salesman showing the goods. Most tricks are worked when few are present, but instances could be related of thefts made with a dozen clerks near at hand. Thieves as a rule would rather do business with one person. An instance happened in a store recently where a young

man entered a store, apparently in charge of but one clerk, and asked to be shown diamond rings. As soon as he said diamond rings, another clerk moved out of the private office and stationed himself further up the store near the door. The young man never picked up a ring or asked the price. He said he would call again, and as he left the store he signaled up the street, and the clerk stepping to the door, saw his partner come down the street and join him further along. So many times we have all read the different methods of safeguarding our goods, that it seems almost unnecessary to further particularize, but a few rules safe to follow are here given.

Keep expensive goods in the safe, and especially where they are in trays. Show such goods back in the store, rather than near the door. Never leave such goods on the showcase while you turn for others, or while you reach in the showcase. It is a simple matter when asked to show something different to lift the goods from the showcase, and this should not give offence to any honest person. Never attempt to wait upon more than one customer, or one set of customers at the same time. Some people who are not in league with a dishonest person, will often unwittingly act as assistant to them. A clerk is busy waiting upon a customer, showing diamond rings, when Mr. Jones enters and asks for his watch which is being repaired. He is in a hurry, and the clerk to oblige him, leaves his tray of diamonds with the unknown customer while he finds Mr. Jones' watch. Mr. Jones gets his watch; the thief substitutes a ring, and, pushing the tray to the clerk, says he will call again, or perhaps in the excitement he departs with the entire contents of the tray. All this would not have happened had the clerk told Mr. Jones to wait until he was through, or until another clerk arrived. Mr. Jones might have felt a little vexed about the delay, but he would recover from that. A book might be printed reciting instances where jewelers have been victimized.

Always be ready to call another clerk into assistance when people ask to be shown goods which will necessitate a trip to another part of the store. A workman or a boy can hand you those goods, which does away with the necessity of your leaving goods on the show case with the customer.

It is a good idea to have mirrors about the store so that when it is necessary to turn around for something you still can keep the customer in view. Mirrors should be on all the benches or in front of them, so that a watchmaker, even though he does not wait on trade, may yet have his eye on the business. Never make change for a stranger unless he buys something, and when you do make change for a customer do not alter it. It has cost some business men from five to twenty dollars to take back a bunch of change which looks like the change they have just given, and give back the original bill to the customer, who has meanwhile abstracted several bills from the bottom.

Because of the immense value contained in little space, the jeweler's stock presents itself as a shining mark for the dishonest person; and, as many believe, because of the expensive goods which he sells, that the jeweler is comparatively wealthy, they steal from him without even a twinge of conscience. It is easier to keep your goods in the safe and away from such people, than it is to recover them when once lost.

CHAPTER XV.

HOW THE SOUVENIR CRAZE HELPS TRADE.

Still Good Business in Souvenir Spoons—Medium Price Articles Will Please the Most and Show Greatest Profits —Souvenirs Make Good Presents.

EVERY year we are in business emphasizes the fact that there is a demand for souvenir goods, and that the average seeker after a souvenir of any calibre looks to the jeweler to furnish the same. There are unquestionably countless numbers of cheap souvenirs sold by the fancy goods and dry goods stores. With these, however, we do not try to or wish to compete. The visitor to our city, wishing to take home a memento of the visit to wife, mother, sister or sweetheart, does not visit the 5 and 10 cent store to try and find what he is looking for. He begins the rounds of the jewelry stores, and the one best prepared to meet his requirements is the gainer thereby.

How many jewelry stores are prepared to satisfy this demand even with a single souvenir of their own town? One trouble with the jewelry trade is, that they expect to move novelties and side lines with greater rapidity than they even dare hope to do with regular goods. It is perhaps for this reason that the trade generally have let souvenir goods alone. But when you stop to consider the small amount of capital really necessary to enable one to carry a comparatively complete line of these goods, it is surprising that more stores have not taken hold of them.

In every town there are public buildings, monuments, or historical places which make good subjects for souvenirs. The Town Hall, Court House, Armory, Hospital, High School, College or Fraternity buildings, all make good material for souvenir goods. These may take the

form of tea or coffee spoons, bonbon spoons, paper weights, pin trays and so on with the building either engraved or photographed thereon.

If we try to handle souvenirs at all, we want to keep a good selection of subjects on hand so that we can sell to the same people over and over again, which we cannot do if we have only one kind of a souvenir.

Our presidents, especially Washington and the martyred ones, are first-class material for souvenir subjects. By having these goods in stock in variety, we can start some people collecting these goods. Of course some may say that souvenir spoons have had their day, because there was such a fad for them about ten or twelve years ago. But at that time every store was pushing for the business. Now there are so many who are willing to believe that this trade is beyond resuscitation, and are perfectly willing to concede it to others, that it will pay some jeweler in every town, more enterprising than the rest, to prepare himself to fill the demand for these goods. It is a good idea to try and have your store noted for some one thing, and have it spoken of as the headquarters for such and such lines of goods. In every large city we see several stores lauded in their advertisements as "the Leading Jewelers," or as "Diamond Jewelers," or as the "Watch Store." Any of us can claim these distinctions, which in reality are not such, as we all carry diamonds and watches, but a jeweler in shape to provide the public with souvenir goods, can, with perfect propriety, commend himself to the trade, as the "Souvenir Store." This trade may not seem worth going after, but it is worth trying. One might, when we consider the number of watches which have been sold, just as well give up the sale of watches, on the theory that every one who wants a watch has one.

We have all heard of the folly of straining at gnats and swallowing camels. It is a good deal that way with all of us in the matter of the stock we carry. We buy in lots of the more expensive goods, and then, as a matter

of economy, let our stock in some of the lower priced goods run down. The place to economize is in large things. The more of medium class goods we handle, the more customers we are prepared to serve, and the more calls we will have for more expensive goods, which, if we have not in stock, we can quickly get.

In returning to the contemplation of the souvenir business I will say that it will certainly surprise you, and it will be a pleasant surprise, to find on how many occasions that you will find that your self-suggestion of a souvenir article to a customer, who perhaps, has not asked for anything particular, will interest him. For birthday presents, for Christmas presents, for graduation presents, and many other kinds, these goods will be found acceptable and for a price to meet the popular demand.

Some customers who have to buy a present meet each suggestion you offer, with, "she has a ring;" "she has a bracelet," and so on, until you practically give up the idea of making the sale and recommend different goods, in a half-hearted way. But, if in stock, there are souvenirs of the best the town affords, you have the opportunity of offering something which, while not entirely useful, still fills the bill, so far as the intending purchaser is concerned. After one sale is made in this way, of this class of goods, you will probably sell to that same customer over and over again, as occasion demands, not only souvenir goods but more expensive ones as well.

The former resident of the town on a return visit generally wants mementoes to carry back as souvenirs of his trip. You can sell them. The resident of the town, going away, will take some of your souvenirs along for the friends to be visited. The visitor to your city, from near at hand, will want a spoon with the bowl engraved with some building visited while tarrying with you.

Fifty dollars will give you a fair assortment of the souvenirs, which you can strengthen as you find that it pays you to do so.

Some of the souvenir houses make spoons for the different fraternities, such as Masonic, Odd Fellows and so on. These generally sell well to members and their friends.

Remember, that it does not make any particular difference to you what you sell your customers, so long as you are giving them value received for their money. Be on the alert to grasp opportunities before they get by you. Be the leader in your town. Do not follow if you can help it, but do not be afraid to follow where others lead successfully.

CHAPTER XVI.

SIDE LINES IN A JEWELRY STORE.

How They Can Be Used to Advantage—Some Lines Which Should Not Be Taken On—The Special Lines Which Fit Well Into the Jewelry Business To-Day.

IN this age of progress and eternal hustle, men eagerly seize at almost anything which they think will pay a profit and place it among their wares. On account of lack of room in most cases, the jeweler is usually slow to branch out into kindred lines, and sticks more to the staples. For a conservative business this is all right. Of course we could never begin to carry the different lines of goods for which we have call, but if there seems to be a demand for articles from our establishment which we have not in stock, it would seem to me that it would pay us to lay in a few of them so as to be able to fill succeeding demands. Russell Conwell, in a lecture called "Acres of Diamonds," tells the story of himself as a boy waiting on the customers in his father's store and how, one day, when his father was away, he had three calls for jackknives, to each caller he explained that they did not sell jackknives. He says that if he had been alive to his opportunities, he would have had a jackknife ready for the third man when he called. What difference does it make to us what we sell, so long as we give the public value received for their cash. It may be that our store is located where we could sell a great many more of some things than we do of articles directly in the jewelry business. All of us have seen the graduation of some of our tradesmen from the jewelry business into the bicycle business, from that to the camera business, and from cameras to the piano and musical instrument business.

Naturally, we will be solicited by commercial travelers, urging us to put in their goods as a side line. We should go slow in buying goods about which we are not acquainted, as very often our experience will cost us quite a sum. We may find that we have bought out-of-date goods, or paid a price which with our profit added will place us so far above the market that we will not be able to sell the goods. On side lines, we should make our profit very moderate, as we do not want to acquire, through their sale, the reputation of being high-priced.

There are some lines which the writer would not advocate selling in a jewelry store. Take for instance, pocket knives of the cheap variety, mouth organs or bicycles. The corner cigar store handles the first two and bicycles have no place in a jewelry business nothwithstanding the fact that some of the trade successfully conducted bicycle departments. Imagine a workman who has been adjusting the bearings of a bicycle and has a customer walk in who wishes to look at diamonds. He is in no condition to wait on her until he has washed his hands and taken off his apron. Another line which we should not be tempted to put in is a case of perfumery. The drug store is fully equipped to satisfy the public craving for this toilet article and we only cheapen our store when we put it in stock.

There are some lines which naturally work in with the jewelry business, such as optical goods, field glasses, opera glasses, microscopes, magnifiers, compasses, telescopes and like articles. Statuary and bric-a-brac help to give a store an attractive and artistic appearance, cost moderately, and find ready sales. So, too, with vases, in silver plate and the various kinds of ware. The profit on them is not all we get from having them in a store. Their appearance gives a store the air of prosperity, and completeness of stock.

A properly conducted stationery department, run in connection with a card engraving department, will pay handsome returns, and will bring to your store a class of trade who appreciate just the class of goods which a jeweler handles, and whom it would be hard to attract

through the ordinary channels. If we conduct such a department, we should arrange to sell only the best quality of paper, and if we cannot do the plate engraving on the premises, we should connect ourselves with a house who not only will do first-class work, but who will be as prompt about returning work as the average business man is about sending out his statements each month. Promptness in this department means everything, as if the work is well done, the prices right, and you can be depended upon to have the cards or invitations ready at the time promised, your trade will be materially increased.

Many jewelers have found cameras and supplies to sell readily, and it works in very nicely with the jewelry business. If we start this line we should try to have exclusive sale of any specialties which we can, as we will be sure of a fair profit on them. Music boxes of the American make either to set on tables, or the large standing ones, are certainly a line which a jeweler can handle profitably, and which he can get considerable use out of while they rest in his store. They please customers and advertise themselves. The sheets of music, which can be sold afterward, pay a handsome profit, another line often called for is thermometers, and if a jeweler wishes to carry a few good ones, he will find that they not only pay a fair profit, but keep well in stock, and look attractive on the wall.

One important thing we should remember, and that is keep good articles in whatever lines we add to our store. So far as cheap stuff is concerned, there are enough stores handling it, and there are just enough people who want better goods, to make it pay the jeweler to have the better class of goods for these customers. Figure on the show these goods make for you, as compared with their cost. Do not expect them to sell more rapidly than goods which you have been in the habit of carrying in stock for years. If possible, keep a record of the goods sold by the extra department, and notice whether it pays for itself or not, and whether it will pay you to continue it or not.

Finally, to sum it up. If you add side lines, add those whose goods will help the appearance of your store. Sell good quality goods at very reasonable prices, and to your profit in cash add a reasonable amount for the show which these goods make. In some lines $100 invested will give your store the appearance of ten or twenty times as much invested in jewelry or kindred articles.

CHAPTER XVII.

THE JEWELER AND HIS PROFIT.

He Should Strike a Happy Medium of Profit for the Work Entailed and Capital Invested, But Should Not Cut Prices—Some Points to be Considered.

BEFORE considering our subject let us go back a little and investigate the events leading up to it. Once in a while a man with considerable capital on his hands, and with no particular knowledge of the jewelry business, launches into the business, and, in a comparatively short time, generally speaking, his creditors have this money and he has the experience. It is because of this fact in all branches of trade, to a greater or lesser extent, that so many writers keep hammering away the advice, " never invest your money in a business you are not thoroughly trained in." The jewelry business, however, differs from most others in the fact that its storekeepers are usually men trained into the business, either with a knowledge of watch and clock repairing, or jewelry work, or perhaps, with a sprinkling of all. Why then is it that these men especially prepared are unable to make money out of their investments, as others who are in a business, for which they have no special aptitude, and which is not connected with repair departments that are turning in substantial amounts. It must be because of poor management or lack of business ability; or the jeweler should certainly make money. His repair departments alone should pay his expenses, and, perhaps a little more. Why then is it that jewelers generally are short of money and buy on long time? If it were not for the repair departments half of the jewelry stores would suspend immediately.

This brings me back to my subject proper. The jeweler is not getting the profit he is entitled on his goods.

There are, of course, exceptional cases where an enormous profit is asked and obtained, although these latter cases are few indeed. The small jeweler is partly to blame for the knowledge of watches which is spread through the land. He has a call for instance of a high grade watch which he does not have in stock, and the customer will not wait until he gets it for him, yet the latter condescends to ask him how much he ought to pay for it. The jeweler quotes him a close price, and, with this lever to use, the buyer oftentimes gets his watch, at practically cost to the jeweler from whom he buys.

There are several things to remember in pricing our goods.

First: The lasting qualities of the same. In an average lifetime, how many watches, does a man buy? Perhaps two or three. Why then should he buy them without paying the dealer a reasonable profit? The railroad man for example, has but one tool to buy and that is his watch; and yet, he so begrudges paying the jeweler a profit, that he travels from store to store, in the various towns where he stops, until he finds the lowest priced place, and then buys. He, and all others to whom we sell watches, require a great deal of after attention in the way of regulating and so on for which the jeweler receives nothing.

Second: The guarantees which a jeweler really has to place on goods; to accomplish a sale, demand that he shall receive a reasonable profit.

Third: The engraving has to be thrown in, as that is demanded, even on the smallest purchases. Few of us realize the amount of this work, or its value in a year, unless we send it out and have bills, come in for it.

Fourth: The changing of goods, and altering of sizes of rings, and so on.

Fifth: The work necessary to keep a stock in saleable condition, the capital invested therein, the fact of having to place all valuable goods in safes at night, and place them in the cases and windows in the morning. This one duty alone (which no other kinds

of stores have to do), entails considerable amount of valuable time during the business year.

Sixth: In no other line of trade is so much actual value given in the goods as in this of ours. Take a diamond or a watch. After having it for years, and tiring of it, the owner can recover the greater proportion of his money, and during the last few years on a diamond, he could even sell at a profit many times. How does this compare with any other line. Bicycles, pianos, furniture, clothing or any thing you can think of. For some reason or other the jewery business has always been credited with demanding exorbitant profits. Of course ideas differ as to what constitutes a fair profit. Some people are satisfied with three per cent., as the match boy said, who bought matches at one cent per box and sold them for four cents.

The difference between the cost and selling price of an article is not the profit. Look over your books, and notice what your expenses are for a year, and then taking the net cost of your goods sold during the same period and figure what per cent. to add to your goods; you should have the actual cost before you add on the percentage of profit you are entitled to. The manufacturer and wholesaler both know that it costs a certain amount to sell goods but the retailer evidently does not so figure, or we would not hear of valuable railroad watches being sold at a profit of only one dollar. It is not necessary to overcharge customers. There is a happy medium between the two extremes of overcharging and the giving of goods away. We are entitled to a fair profit, and, if we cannot get it let the customer go elsewhere. Don't "dicker." Many figure that if a customer leaves the store without purchasing, that they are practically out of pocket the difference between the cost and the offer made, so they accept the cut and make the sale. Once in a while you will meet a man who will try to beat you down, but failing to do so, will buy with the remark, "I would not have bought if you had cut the price." People get sick and tired of being confidentially

told, "the price to you is one dollar less." A cut made to a customer once, means that he buys at a reduced price, ever after. There is an instance in my mind which illustrates that the price-cutter does not always effect a sale. A young man was much taken with a gold filled watch with a seven jewel movement which sold in A's store for $18.50, but before buying thought he would look around. He stepped into B's and was shown a watch answering the same description for $22. The young man informed the jeweler that he could buy the same watch for $18.50; B promptly said he would make the price $18 and put in a fifteen jewel movement. This was too much of a "cut" for the young man. He started back for the first place, and made his purchase.

This story is merely intended to illustrate that the buying of jewelry is a matter of confidence, rather than price. A favorable opinion is generated in the mind of the customer, regarding the merits of the jeweler's goods and of the jeweler himself, if he declines to make a cut in price to effect a sale. The result of this confidence is shown by future sales to the same customer, at a profit.

How many watchmakers who after years of saving from their salaries and entering the business for themselves, and with all their savings invested get less from business and work harder than they did in their former positions? This ought not to be so. Other branches of business charge a larger profit than we do, and their goods have to be bought over and over again. If the jewelers would only adopt a code of ethics similar to the professions regarding customs and charges, we would all be better off. We should have fixed prices for goods, and hold to those prices.

CHAPTER XVIII.

THE BASIS FOR CREDIT.

The Difference of Wholesale and Retail Credit Discussed—Little Difficulty Usually in Getting Goods on Credit—Therefore Caution is Most Necessary—If Credit is Given, Keep Close Track of Your Customers.

CASH and credit are familiar terms to all business men. Some dealers make a specialty of the credit business, knowing that while they are taking risks all the time, many of which are uncertain, yet the increased profits obtainable from such sales under such circumstances, justifies them in their conduct. Credit is a short word; but it means a great deal. Without it business would be hampered to a great extent, and many would be unable to continue. But what is credit? What is it that leads a man in New York to ship his goods to San Francisco, to an unknown man, whom he has never seen? He has confidence in the man's integrity and his good intentions. Intentions, however, count for little. We have all heard of a certain place that is paved with good intentions. But a willingness to pay, and a desire to keep even with the world, is certainly one of the means of establishing credit. But to the average credit man it is ability rather than intentions which count; for, if a man is able to pay, they will usually see that he does pay, whether or not he wishes to. But while the retail jeweler is often ruined by extending credit indiscriminately, it is also probably true that more are ruined by having too much credit thrust upon them. There is one particular trouble with the jewelry business. There is scarcely any limit to the amount of stock which one may carry in a comparatively small store. Other lines of business either have to build on additions or keep their stock within reasonable limits.

Not so the jeweler. The goods shown him appeal to his artistic eye; he appreciates the workmanship which has been put on them; they are the class of goods he would like to sell; and so, encouraged by offers of dating he puts them in stock. Perhaps his purchase is a necklace of pearls, or a diamond tiara, which takes up but little space, and runs into the thousands of dollars. He puts it in a tray with other goods, or, perhaps on account of its great value, he puts it in the safe for protection from thieves. He doesn't sell it, but still he has the indebtedness for it hanging over him for months, and perhaps gets still farther behind with other payments, because of other purchases of like goods, that he may be forced to the wall, or acquire the reputation of being slow.

In extending credit the jeweler should be careful not to urge expensive goods upon people who cannot afford their ownership. Of course if a man is practically free from debt, and has a large stock, he can afford to take occasional chances in giving credit, which he cannot afford to, nor has he the right to, if he owes a large amount to creditors.

Giving credit in the retail business is a very different matter from giving it in the wholesale business. The wholesaler knows where his customers are generally even if he cannot collect his accounts; but a retailer's customers change around so, and move so easily, and so unostentatiously, that he sometimes cannot locate them, let alone collect what is due.

A man can perhaps afford to do a certain proportion of his business on credit. He should, however, have definite understandings with his several customers regarding time of payment. These should be entered with the account and a memorandum book or pad should be used to keep track of the different accounts due at different times. The same method can be practiced with our accounts with our wholesalers. When a bill of goods is bought or received, enter name and the amount less the discount under the date in the memorandum

book or pad, when it will be due. When that day arrives it is immediately brought to our mind, and the account is paid, if we have the money; if not, we can refer to our memorandum of accounts receivable, and find out what there is due according to agreements with customers. This simplifies collections. Another good point about keeping accounts coming due constantly before us, is, that we will oftentimes be prevented from making purchases which are unnecessary, because being conscious of indebtedness coming due, we will be extremely cautious about purchasing, and will buy only what is needed for immediate use.

There is never any difficulty about buying goods for a jewelry store, unless it may be occasionally some grades of watch movements, and there is no reason for overstocking because of any doubts as to our ability to secure goods when wanted. Buying in moderate quantities makes small bills which are easily paid when due. Credit should be handled carefully, as it is the most priceless asset of a man's business, and, while difficult to establish, is very easily lost. Honesty and straightforward dealing are commendable in all, and certainly win out in the long run.

It is certainly worth considerable to be able to send an order for goods and receive them as soon as the express can bring them. But, how differently situated is the man without credit. Delays follow the receipt of his orders whilst inquiries are being made, and, after what seems to him an interminable length of time, he receives either the goods (sent after consideration), or else a statement of their inability to ship the goods.

When we consider the length of time it takes to build up a trade acquaintance and credit, it certainly demonstrates how carefully we should use it. Never use all the credit you can get. Caution is a good word for us all to remember; caution about granting and receiving credit. A man who owns a little business and sells for cash, or practically so, and is equally cautious about purchasing, will succeed; slowly, 'tis true, but nevertheless

he will improve his condition if he follows the beaten pathways of conducting business. Others starting in at the same time and using the extent of their credit, trusting Tom, Dick and Harry, may distance them in the race, but the probabilities are the other way. "Slow and sure," is a good rule to follow, as is also "Make haste slowly."

CHAPTER XIX.

THE ONE-PRICE SYSTEM.

Does it Pay to Stick to the One-Price Principle?—The Jeweler to Blame for Most of the Dickering—Make Your Prices Equitable and Then Maintain Them.

DANIEL WEBSTER in his memorable speech in reply to Hayne used the expression, "What is all this worth?" It is my intention to take that expression as a sort of text from which to draw several lessons, and to consider whether or not it pays to stand up for a principle in conducting a jewelry business. The principle I wish to consider is whether or not a store can do business on a strictly one price basis, and whether the losses of sales through sticking to this principle are made up by other sales to customers who like to do business in a business-like way.

We continually harp on the fact that jewelry purchases are made in certain places because of confidence in the firm's integrity. Why is it then that so many people want to look around a little before deciding, and speak about buying where they can do the best, when they are not familiar with goods, qualities, or trademarks, and to whom if an article is gold, it's gold, and if plated, it's plated, they making no distinction in qualities. Then there are a great many people who never buy unless some concession is made to them. Such people believe themselves to be a little wiser than the average mortal, and glory in the fact, and not only do they glory in it, but they spread the news abroad.

There is no other business under the sun where there is so much dickering as to prices as in the jewelry business, and the jeweler himself is to blame for it. There are so many jewelers in each town, that none of them is doing as much business as he would like to do, and so if a customer appears interested in an article, but speaks as though he was going to look elsewhere before purchasing, the jeweler takes it for granted that his price is a little high, and so he begins to come down, finally at last making the sale. Those who pursue this method justify themselves by saying that if they let the customer leave without purchasing, and he buys elsewhere, they have not only lost the profit on that one particular sale, but perhaps lost his future business. So, figuring that a half-loaf is better than none at all, they will make any concession necessary to make the sale.

Of course, if you refuse to make a concession to him, and Smith lets him have ten per cent. discount, perhaps he will think Smith is the best fellow, but after all is said and done, when he is at home by himself with his purchase, and he has time to think it all over, what do you think his real opinion is of the two men? Don't you suppose that he realizes that Smith was tickled to make the sale, even at a discount, and even threw in a case with the article, and don't you suppose that he thinks more of you as a man, and as a business man, because of the principle which you maintained, even at a loss to yourself? Some jewelers feel that if a customer leaves without purchasing, that they have suffered a permanent loss. That this is not so, any thinking man will agree.

The other side of the argument, and the side which the writer favors, is the one-price idea, as that is the only fair and honest way of doing business. The man who tries to squeeze your profit out of the price of your goods should not buy an article for one cent less than your friend who passes by all the other stores to trade with you, because he feels satisfied that he can depend upon you regarding the quality of the goods, and that you will not charge him more than is right for it. He asks for no discount because he is a friend of yours, and is willing for you to make a fair profit upon his transac-

tions with you. But suppose that he finds that you have sold an article similar in design and quality to an acquaintance of his, for less than he paid for it; or suppose that because of his friendship for you, he recommends a friend to you, and you make a concession to him, and he goes back and tells your first customer about it. What then? The writer knows of an instance of this kind where a man working in a wholesale house had been buying his shoes at a certain place for years, and had taken many a customer to that store. One day, in the generosity of his heart, the shoe dealer threw off a quarter on a pair of three dollar shoes, because of his trade and influence. Upon returning to his work, a fellow employe, noticing the shoes, asked where he bought them, and what he had paid for them. Upon being told where, and the regular price of the shoes, he went to the store, and being a close buyer, came back with the shoes for $2.50. He told his friend, who had recommended him, about it, with the result that the shoe dealer lost the trade and influence of nearly every one of the men who had been his customers for years.

This chasing a customer to the door, and reducing the price more and more, until the sale is made—or lost, is poor policy. You do not want to sell a customer unless satisfaction will result. Let a customer go and make his comparisons before he buys, because if you do not he will spend the rest of the day running around to see if he got "stuck." When a customer says that he does not want to buy to-day, that should suffice. When you have shown the goods, and explained their merits, and named your price, it is up to the customer. Give him a chance. Perhaps he does not intend to buy to-day anyway, and is just "looking," as he says. Encourage the habit of "looking."

Personally I would not enter a store where they make it difficult to retire gracefully; where you feel yourself penned up in a corner, and that you must either buy or lie, in order to get out. No wonder so many people

adopt the subterfuge that they are "looking" for a friend. Price does not influence sales to the extent that many believe. The more jewelers there are who maintain prices as quoted, the better it will be for all concerned. Other businesses do not throw off on every purchase; then why should the jeweler? His goods last longer, seldom need duplicating, and, when selling them, he should receive a fair profit. Some people consider that the jeweler makes a tremendous profit, and it is no wonder when we hear of the cuts made to make a sale.

I believe that people respect the man who maintains his stated prices, and that it is to him they will go when they have to buy anything of consequence. People are suspicious of the too-anxious salesman.

CHAPTER XX.

"YOUR MONEY BACK IF YOU WANT IT."

Some Reasons Why This Favorite Slogan in Some Trades Cannot be Used in the Jewelry Business—Be Ready to Exchange, But Not to Turn Back Cash.

IN this age of the world, new ideas are constantly being brought forward which are supposed to have more or less merit as influencers of trade. One of these, of which we have heard considerable is that it is good business to offer to your customer his money back if he wants it. In some business, it probably will pay to make this offer, and it will not make a great deal of difference whether the money is given back or not. Take the grocery business, for instance. Supposing the grocer refunds the money, the same customer will doubtless be there to-morrow again to make purchases. So, too, with the clothier, hardware dealer, hatter and furnisher, and through a long line of businesses. Unquestionably, it makes selling goods easier, to accompany the sale with the offer to refund the money if they decide that they do not want the goods. But why is the purchase made in the first place, if the purchaser does not want the goods. Why does he not keep his money, and you your goods, if he is going to come back for his money in a day or two. The backers of this idea advance the argument that it begets confidence in the store. The writer believes that the same confidence can be obtained by straightforward methods of doing business, and letting a customer go and look elsewhere before he buys, and then let him buy where he wishes to, without any offer that he can bring the goods back and get his money.

The jewelry business is a little different from any other business which you can conceive of. There are a

few good reasons which can be given, which will show the disadvantages of offering to refund the purchase price if dissatisfied. In the first place, people have the rather disagreeable habit of carrying around to all the other stores, their jewelry purchases, to find out if they paid too much for them. Right here, let me say, that I think the trade generally make a mistake when they quote prices on purchases made elsewhere. The time to compete is before the purchase is made. To resume my subject, we will suppose that Jones sells a 25 year case with a 15 jewel movement, and figures a fair profit thereon, and sells it with the understanding that he will return the money if the buyer wishes it. The buyer of the watch carries it to Smith, around the corner, to see what he would have sold him the watch for, and Smith, not knowing what Jones had sold the watch for, and seeing that it is a new watch, and in order to be on the safe side, and be able to impress the questioner with the fact that he (Smith) sells goods at a lower price than others, will quote as close to the cost price as he can afford to go. The recent customer at Jones', either becomes an immediate purchaser at Smith's or he calls on Jones for the refund of his money, and buys his second watch at Smith's. Was his confidence strengthened in Jones by the fact that his money was refunded? If so, where will he naturally go for his next purchase in the jewelry line? If he does what most people will do, he will go to Smith's on the theory that he sells at lower prices. Where has Jones improved his condition? Does not the offer of "Your Money Back if You Want It" encourage the running around town to compare prices? Has the jeweler the same chance to make up on customers for the money thus refunded, on future sales, that other lines of business have? If a sale is made, and the purchaser has received value received, he should keep it, except, in occasional cases, where an exchange is necessary, or where a special arrangement is made. But let such cases be the exception, and not the rule.

If we are conducting our business on right principles, and selling reliable goods, why should we agree to refund the money? Of course, our time isn't worth a great deal, but it is worth just enough so that we cannot afford to waste it. Time is money, and we should so consider it. Of necessity, we have to spend time showing goods, which at that particular time show no profit, but such time is not wasted. We cannot gauge business, nor tell to whom we are going to make a sale, so we use each customer courteously, and pleasantly, making suggestions, and trying to assist them in coming to a decision to buy, and perhaps, if to-day is not the day, they will call again, and the sale will be consummated.

But it is different when you have taken a half hour or so, showing goods, and explaining their virtues, and have finally accomplished the sale, and the customer has left with his purchase. Suppose that it is a ring which he has purchased for a young lady, and he presents it to her, and within the week, receives it back again. Ought he to have the privilege of returning the ring, and obtaining his money, or is not the jeweler doing all that it is right to ask or expect, when he willingly offers to exchange it for anything else in his line which the owner wishes to?

The writer is of the opinion, that jewelers generally will do well to adopt a rule, to this effect: "Goods Exchanged Willingly, within 30 Days of the Purchase," and adhere to that as far as possible. The writer has seen attempts made to exchange, at holiday time, articles like chain bracelets, which were purchased a full year before. The jeweler cannot afford to change around so much. In proportion to what the jeweler sells, and the fact that his goods last longer than those purchased in any other line, his profits are much lower than they should be.

To sum it all up, let us not be too eager to make a sale. Let the customer decide for himself, and when he so decides, let him keep what he gets, unless it is defective or he wishes to exchange for something else. There are

cases once in a while when we all gladly give back money to have rid of a customer, but such cases are few and far between. If people find that you are easy in such matters, they will impose upon you and ask favors which they would not expect elsewhere, and they will not think any more of you for granting their request.

CHAPTER XXI.

THE JEWELER'S GUARANTEE.

This Business is the Only One Where the Buyers Expect Goods to Wear Forever—Retailers Are Too Liberal With Their Guarantees on Plated Goods—A Campaign of Education Needed Along This Line.

OF course, all business have their drawbacks, but we are all in a position to realize fully the disadvantages of our own business. I think the most source of trouble to the jeweler is the guarantees which he feels called upon to make in order to do business. In no other line of trade is so much expected or demanded. A man buys a pair of shoes, and in two or three months he goes and buys another pair, and thinks nothing about it. Clothing, hats and caps, underwear, shirts, and so on, fade away, and there is no complaint made to the stores where they were bought. But let the poor jeweler beware if the pin-tongue for which he received the magnificent amount of 10 cents comes out or breaks within three months, or even longer. So, too, if he cleans a watch, and the mainspring breaks, he is expected to do this work for nothing. Not so with the bicycle repairer. You can have your wheel repaired every day in the year, and you will pay for it each time. Why is there this distinction? Is it not the fault of the jewelry trade that this condition of affairs exists? The people can be trained either to expect a great deal for little money or to expect just what they pay for, and no more.

If a watch is repaired, we should guarantee the work done, and no more. It is not necessary to tell the customer than we guarantee the watch to run for a year after repairing it. If he takes it out and drops it, the guarantee should expire at once. The jeweler has enough free jobs, such as setting and regulating watches,

straightening spectacles, etc., without adding to the list. I think the jeweler does entirely too much for nothing. A good plan to follow, is to decline to do jobs while the customer waits. Never mind if it can be done in a minute. Tell them to call in a half-hour, if you want to be accommodating, or have them leave them a day or two. You cannot charge what a job is worth if you do it too quick. It is not merely the time you take to do it that they should be charged for, but also for the ability to do it, and the tools to work with.

If a watch is brought in for a mainspring, or jewel, and we can see that it needs cleaning, insist on the customer having it cleaned at the same time. If he takes it out of the store, after the spring is put in, and it stops, he will charge this to your spring, and you will have to clean the watch for nothing or have a dissatisfied customer.

A jeweler in making sales should be careful about guaranteeing goods. It is not enough that the manufacturer says that he will replace anything returned within ten years, we should figure on the number of people who will not return to complain about the article, but will think that we intentionally deceived them. I have heard of an instance where a woman in buying a plated bracelet, for which the jeweler asked $2, made the inquiry, "How long will it wear?" And he told her twenty years, but when she returned with it in three months, complaining, he asked her what she expected for $2. On plated goods, it is better to go slow on promises, and tell them that it is impossible to say how long it will wear; but if it did not last a reasonable length of time, we would replace it. We hear of campaigns of education, and it will pay the jewelry trade of the country to try and educate the public to a knowledge of the fact that plated goods are not as good as the solid article, nor will they wear forever. If all would stand together and talk the same way, we would all be a great deal better off. But if one dealer will not guarantee a chain which he sells for $2, for twenty years, and another store does so guarantee

such a chain, naturally it strikes the inquirer that the man who guarantees an article for the longest time is giving him more value for his money.

The guarantee business is certainly worked overtime. There is no line of business where the goods sold are so lasting or give the same universal satisfaction as in this of ours. But as we know that our goods do not need replacing hardly ever, it does seem that we should not feel called upon to promise almost impossible things to make the sale. Occasionally we find stores that guarantee watches they sell for five years. Whether or not they make good defects free during all that time, the writer knows not, but my opinion is that one year is long enough to guarantee a watch movement, as that offers ample time for the exchange of imperfect movements. Another matter which needs considering is the jeweler's liability as to stones lost out of rings sold. Some people are unnecessarily rough in their usage of anything which is guaranteed to them, as they believe in the theory that in such way they get the most out of the guarantee, because if they lose a stone from a ring or pin, they expect the jeweler to replace it free of charge. It is perhaps a good idea to do this the first time it occurs where the stone is inexpensive, but to inform the customer that a charge will be made in the future. People as a rule, however, do not appreciate things which they get for nothing, and are better satisfied to pay for them. If people find they can impose upon us in enforcing guarantees, they will do so. It is a good idea to stand on our dignity, and we will find that in nine cases out of ten we will hold their trade, and do more business with them than before.

Finally, in guaranteeing an article, say no more than is necessary or than you can surely fulfill. Make good the defects in your guarantee, cheerfully, but do no more than that.

CHAPTER XXII.

WHY TRADE PAPERS ARE NECESSARY.

The Usefulness of the Trade Paper—Some Reasons Why it is Money in a Retailer's Pocket to Read His Trade Journals—Encourage the Editor by Subscribing and Paying Promptly.

ALL of us have become so accustomed to the fact that there are trade papers, that we seldom if ever stop to consider the great benefits resulting from them, or the difference there would be in our conditions were they all suddenly to suspend. The trouble with the jewelry trade in general is that each individual merchant is afraid to converse with his local brethren, and give them the benefits of his experiences, and in return, to learn from them. This, then, places each individual in a hole by himself, and leaves him to rely upon his own efforts for everything, he may learn or acquire in the way of knowledge of his business, with the exception that through the columns of his trade papers he has the means at hand for learning what other dealers in other cities are doing to improve their trade and their conditions. Trained writers in trade papers are continually exerting themselves to present suggestions to their readers to assist them in promoting their business.

Then, again, jewelers who would not think of offering suggestions to their local brethren will offer them to the jewelers of the country through the columns of the trade papers, and it is well that this is so. Then, again, when a jeweler is at a loss as to how to handle repairs of a difficult nature, to whom does he turn for help, aid and assistance? Why, to his trade paper, of course. He feels that he can ask questions of them which he could not of any one else. Nor does he ask in vain. The ed-

itor is always willing to give such advice as he can, or to refer the inquirer to others better informed who can furnish the desired information. Then, in cases where it is desired to obtain goods of unique designs, or goods whose makers cannot easily be found, much correspondence and long waiting are obviated through the medium of the trade papers.

A trade paper keeps the retailer up-to-date regarding the new goods which are being brought out from time to time, and through its advertising columns places him in immediate communication with the source of supply for these goods. Traveling men are out all the while, but it does not always pay to await their coming before getting in goods. Very often we will find that the wholesalers are waiting for inquiries before they stock up on new goods to any great extent. An advertisement of a wholesaler, placed in the columns of the trade papers, impresses upon the minds of the readers the name of that house, and, involuntarily, when they think of certain lines of goods, they think of certain houses. Then, too, it makes the path of the traveling representative comparatively easy, if the house uses printer's ink to any extent. A representative for a well advertised house makes new customers in one or two calls, whereas, the traveler for the unknown house has to work for years developing his trade.

The trade paper offers through its columns suggestions for trade winning, for advertising, for window dressing, and, perhaps, in one of these articles, one may obtain one hint which will prove to him to be worth the price of his subscription for years.

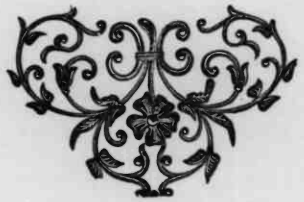
The jewelry trade paper also keeps us in mind of the fact that there are in the land men who believe it easier to live in a dishonest manner, at others' expense, than to pursue a legitimate undertaking. It may be possible that the very trick you read about to-day may be tried upon you this week. If so, you are forewarned, and forewarned is forearmed. It may be that something

entirely new may be tried upon you. In either case, your chances are better because of the fact that you keep yourself familiar with such tricks through reading your trade papers Some jewelers lead a very quiet life, and seldom if ever have a dishonest person enter their store, but we all should keep ourselves from falling into a trance while waiting upon a customer, only to awake to the fact (after his departure) that he has taken a valuable ring along with him.

Trade papers need encouragement in their work. Kind words of approbation are appreciated by every one. If you see something in a paper which has proven very helpful to you, do not be afraid to say so. If some one department appeals to you more than the rest, let the editor know that too. A trade paper, knowing what its subscribers need, or wish, can come pretty near to satisfying them. Another way to encourage the trade paper is by sending the price of your subscription promptly, by furnishing items of interest to the paper, and, those whose business warrants it, by inserting advertisements therein. The retailer knows that he must advertise in the daily papers in order to bring himself to the attention of the public; so too, the manufacturer or wholesaler who wishes to receive the greatest returns, must use the columns of the trade papers. To whom does the retail jeweler send his orders for selection packages, or for special goods which he needs in a hurry? Why, to the firm that advertises, whether or not he deals with them regularly. He does this because he does not wish to be delayed, and so he sends to headquarters, as he understands the firms to be, who advertise in the trade papers. The trade paper is a help therefore, to wholesaler and retailer alike, because it puts each in touch with the other. One of them, the seller, wishes the acquaintance of the buyer; the other, the buyer, looking for the one from whom to purchase.

How any jeweler can run his business without the aid of his trade papers, is hard for me to understand. Some

maintain that they have not time to read them. This is a fallacy. However, it is unnecessary for a man to read everything in a paper. But the few minutes it takes for one to scan or read a trade paper will prove of inestimable value to one, because in addition to the fact that one learns without knowing it, it also relaxes the brain, and releases it from the cares of one's immediate business, and reminds him that there are others all over the country engaged in the same undertaking, and working under the same or perhaps greater difficulties. Great is the trade paper, and long may it live.



CHAPTER XXIII.

THE JEWELER AND THE DEPARTMENT STORE.

How to Hold Trade in Competition With the Bargain Counter—Some Arguments Suggested to be Used on Customers.

WE are all of us prepared to meet fair competition, and must necessarily expect to lose sales occasionally to our competitors, even as they also lose them to us. But the competition which exists outside of our own craftsmen is what we have most to fear, and need to agitate most against. When I write agitation, I do not mean publicly decrying the department store and its methods, as the surest way to help any one to succeed is to talk against them. As far as possible retail jewelers should not buy goods from those who sell to department stores, as some patterns are so pronounced that a customer can carry them in their mind's eye from store to store while shopping. If we find that certain lines of goods which these stores sell at cut prices go slow with us, cut them right out of the stock, and let them have the sale of these goods. Confine your stock to high-class goods. Do not go in for the cheapest which you can buy, for that is the class of goods which these stores make a specialty of. They appeal directly to those who consider the price of an article as the most important thing to be considered in making a purchase. It is our duty, and plainly to our advantage, to let the price question be the secondary consideration, and talk quality, first, last, and all the time. Do not advertise prices in the papers, because your sales would not be materially increased thereby, and the department store could cut under you. A few years ago, in one of the trade papers, there appeared the account of a jeweler who tried to fight it out with a department store on alarm clocks,

but it resulted in his own discomfiture. He finally cut the price to five cents less than cost, and the dry goods store sent their clerks, one by one, and bought his stock of clocks, and sold them at one cent apiece less than he was selling them, he losing five cents on each clock, and they losing but one cent.

What we should do is to talk quality good and loud; shout it, if necessary. The average customer is afraid to trust to his own judgment, and we should try to make him feel that he is secured when he make a purchase in our store. If a customer informs you that he can buy an alarm clock for ten cents less than you are selling them, do not try to meet the price, but show the benefits derived from purchasing a clock where there is a guarantee attached, which protects a customer should the clock be defective or a spring break. Never acknowledge that your goods are the same as the department store sells. Tell your customer that you do not know what kind of goods they do sell, but you do know what the goods are that you have for sale. If, in showing other goods, say watches, and the customer talks about looking at a department store stock before deciding, you can do yourself and your brother jewelers a good turn by urging the man to make his jewelry purchases in a jewelry store, where he can be assured of having anything wrong made right. Tell him to go to one of the other jewelers and compare prices, and that he will be sure of getting something good wherever he decides to buy.

Another way to hold trade against competition is to tell customers that they will come out better if they will go to the store where they have confidence that they will receive fair treatment, and make known their desires, and the amount they can put into whatever they wish to buy. People respect you more if you do not act afraid for them to look around. If a customer is thinking of looking at several stocks before he buys, he will go any way, and he might as well have your suggestion added to so look, but always impress upon them to come back again and look at your goods before purchasing. Some

will not, of course, come back, but others are as good as their word and will come back, and the chances are in favor of your making the sale.

Surely, well-trained salesmen, who have a thorough knowledge of the jewelry business, should have no difficulty in overcoming the advances of the department store, whose sole argument is price. Show your familiarity with the goods, your knowledge of precious stones. Allowing that the department store sells at a less price than the jewelry store (and they very seldom do except on trash, which the jewelry store should not handle) it should be an easy matter to convince customers that the advice of the expert is surely worth the small sum extra which it costs.

Never let a customer think that the department store hurts you in the least. Always talk and act on the theory that there are some people who never buy goods in their regular channels, but are constantly on the lookout to buy something cheap. They form the crowd at the auction sales and the bargain counters, and it is a useless matter to try and hold their trade. But the great class of people, who are anxious to buy where they can save money, and yet do not want cheap truck, we can convince that the only right place to buy watches, jewelry and kindred articles, is in the legitimate jewelry store.

THE JEWELER AND THE SEASONS.

CHAPTER XXIV.

THE BEGINNING OF THE YEAR.

How the Retail Jeweler Should Keep Himself Busy in the Slack Period After the Holiday Season—Hints as to the Accommodation of Customers—An Exact Inventory Should be Taken About February 1.

WE have all passed through the jeweler's particular season of the year; the time when he has his harvest, and when he does a month's business in a couple of days. Whether your business came up to your expectations or not, you must bring yourself at once to renewed efforts for the new year. Local conditions, and even neighborhood conditios, so often affect a man's business, that each is himself the sole judge as to whether or not business was good.

After the close of the selling season comes the settling up period, which affords the honest man as much satisfaction as the buying and selling of goods does. After Christmas comes the ever regular changing of goods, altering rings, engraving of articles put over until after Christmas. Then, too, our repairing department, neglected during the two or three weeks immediately prior to Christmas, again demands our attention. The watches, clocks and jewelry, left during December, and all of which are promised, right along after Christmas, all have their respective owners, who want to get them again, and so the jeweler finds himself crowded as much or more than he was before Christmas, and with a great deal less in it.

But we cannot sell holiday presents continuously, and the repairing department is after all the mainstay of the jewelry business, as by means of it we obtain and hold, in addition to the immediate cash forthcoming, a share of each repair customer's trade on jewelry and kindred articles.

So the jeweler after Christmas must necessarily first turn his attention repair-ways. Then, too, we will find that many goods through frequent handling need polishing, wiping, recarding or retagging. All this should be attended to promptly. Trade will go on in January and the succeeding months, although not as brisk as during the holiday month. Customers calling in January, having more time to consider purchases, are apt to be, if anything, more particular as to appearance and price. If the goods are fresh-looking there is no need of offering them at a discount. Many jewelers would rather sacrifice their profit on an article than spend ten minutes cleaning it up. Do not let your store acquire the appearance of a second-hand store. Keep it up with as much care now as before Christmas. The writer has acquaintances in the trade who make it a practice every November to go through their stock, and carefully polish and recard or tag, each article. The store then takes on its annual holiday appearance, and these stores with the rest do business. But, as before stated, and as all are fully aware, there will not be a holiday business again until the next year, and as we are all anxious to obtain cash during the months preceding, we should keep up our efforts. It does seem rather hard, perhaps, that after an exhausting month of holiday work, preceded by several months of preparation, that the jeweler cannot take a week's rest, but if we fall behind now we will not make it up during the year.

The jeweler should be just as wideawake as any one. and while he cannot make the claims or statements of the large department stores, yet, he should be seasonable. His after-Christmas advertising should be in keeping

with the time of the year. His first ad. should be a card of thanks to patrons of the past, to be followed by a generous wish for "a Happy New Year," and later by a request for support and patronage during the coming year, and promising the same courteous treatment and same endeavors to merit their approbation and friendly support as in the past.

Goods which are brought in for exchange should be exchanged with the same gentlemanly manner that they were sold with originally. Complaints regarding the finish or appearance of articles sold should receive proper attention and treatment. Sizes of rings should be changed without a murmur. Changes of goods, for something not in stock, should be made, even if it is necessary to obtain the article especially. We have the opportunity of making new customers in this way. Many of those who will come in with articles for engraving, or exchange, will be people who have never entered your establishment before, and, although the article they are changing may be an inexpensive one, through acquaintance other more profitable sales will result.

So, at the threshold of the New Year, with the results of the Christmas business before us, and with the many opportunities for developing our trade right ahead of us, let us resolve that the coming year will be our best year yet, if we can make it so by fair, square dealing, and that your guiding rule will be the Golden Rule, "Do unto others as you would that they should do unto you."

A thorough business man, in connection with his business, takes an annual or semi-annual inventory of his stock and fixtures, which, together with his cash balances, shows the assets of his business. From these it is a simple matter to deduct his liabilities; the balance remaining will be his net worth.

Appearances are deceitful, and it is an impossibility for any man, by taking a glance through his stock, to tell whether or not he has more value in his stock this year than last. Every business man owes it to himself and to

his creditors to take a thorough inventory at least once a year. It matters not what month or time of year this is done, so long as it is done regularly. For the jeweler, with his heaviest season coming immediately before January 1st, and followed by a fortnight of extraordinary work, "catching up" his work, both repair and new, perhaps February 1st offers the most practical time to take this inventory.

You may have a larger or a smaller bank balance than in previous years, but that signifies nothing. The cash balance does not show the correct returns; neither does the possession or lack of certain goods. Our financial condition may be apparently fine and we perhaps congratulate ourselves on our good fortune. An inventory perhaps might show, however, that our stock of certain goods was enough lower to offset any apparent gain which our cash on hand might indicate.

So, too, we might find that, instead of being able to pay off all of our bills, and have a comfortable bank balance, we are short of the necessary amount; and we may, therefore, start the new year with a weight upon us. Such a condition might bring discouragement, were it not for the possibilities of our inventory. We may have a thousand or two thousand and more invested in watches or diamonds, or perhaps our stock of material may be hundreds of dollars more than in previous years. In any case, whether we can show a gain or not, an inventory is necessary. Another thing, aside from the immediate results of knowing just where we stand, is the finding of articles in quantities of which we never dreamed, and which perhaps we contemplated reordering.

How should we go about taking an inventory? On watch cases and movements and goods of that kind, where there is an absolute value to them, it is comparatively an easy matter to inventory them. On jewelry and kindred articles the net prices should prevail, and even from these a discount should be taken to allow for any depreciation. It is no advantage for a man to inventory his stock at a higher value than it actually is.

Whom does he deceive by marking down the highest price on everything? Not himself, because in his inmost mind he must confess that it should be considerably less. Not his creditors, because they do not know, unless he finds it necessary to make arrangements with them regarding the payment of his debts. How often we read of nominal assets and real assets. In our papers of this week, in chronicling the assignment of a local jeweler, is found the statement of nominal assets, $17,000, and real assets of $9,000. Wherein does this difference lie? Of course, one may inventory accounts, which may or may not be collectible. This may account for some difference, but a good part must be in an imperfect inventory, or in not making allowance for depreciation each year.

On diamonds, which are constantly advancing, market prices should prevail in making the inventory. In inventorying our fixtures, a certain per cent. should be deducted each year, as in time we will throw them out and replace with new, and if we have deducted each year from their cost it will not seem like parting with so much. Many inventory showcases year after year at the cost price, when, perhaps, they can buy later, more modern, and practical store furniture, for less money. Wherein does the satisfaction lie? A man might just as well hug ten one-dollar bills and say over and over to himself, "I've one hundred dollars in my pocket." When he comes to spend them he will notice the difference more pronounced.

If a man is running behind each year in business, it is certainly worth while knowing it. There may be means and methods in practice in the store which may be more expensive than they are worth. Perhaps the store is doing more advertising than it should. Many things are brought out by an inventory which, if known, one can profit thereby. I have read of a young man who, taking a position with a large mercantile firm, found after a short time with the concern that the principal method practised by them to market their goods was an

unnecessary form of expense, and that the profits of the concern could be materially increased by doing away with the method so long established. He hesitated about speaking to the head of the firm about it, and, when he did, found that the firm was very much attached to the method and it needed considerable argument upon his part to have them try the experiment of leaving it alone. Six months' time justified his position and made him the confidential man of the firm.

Such things brought out by an inventory should be taken advantage of. The inventory should be exact to the cent, if possible, and we should be on the alert to obtain all the information therefrom which we can, aside from knowledge of our immediate possessions, and, having such knowledge, to govern ourselves accordingly.

CHAPTER XXV.

A FEW THOUGHTS OF GENTLE SPRING.

Signs of Spring, Even Spring Jewelry Announcements Please the People—Encourage, by Timely Window Displays, the Army of Lookers That is Constantly on the Increase With Milder Weather.

IN some sections of the country it will be taken as an attempt at humor to discourse on spring and its natural effects on the jewelry business. Yet, nevertheless, the time to talk spring jewelry business is in the spring. All people who are residents of the northern parts of our grand and glorious country have had an elegant sufficiency of cold, stormy weather by March 1, and have grown weary in their strenuous efforts at shoveling coal and snow. All these welcome any sign of spring, even a spring announcement in the newspapers, speaking of the fact that the balmy days of spring are near at hand, and that you have received a new line of spring goods which are now on exhibition at your store, and that while you are ready and willing to sell your customers what they want, whenever they are ready to buy, you are now ready and anxious to have the pleasure of showing the new things which you now have in stock.

Encourage looking, in the spring as well as in the fall. At Christmas time people feel freer than at any other time of the year to enter the jewelry stores and see what is new and obtain information and prices regarding goods. They feel this way because all stores are extending printed announcements of their desire to have people come, look, admire, and buy if they wish. As a matter of fact, the department stores sell many little knick-knacks which the jeweler might just as well have sold, because they encourage people to enter and look around. Each

jeweler who advertises helps himself and his fellows, and is also benefited by their advertising. Advertise now for "lookers," and be prepared for them when they come. If people enter your store to look at goods, even if they do not buy a cent's worth, either then or later, they have done you a favor. It is worth money to have the reputation of being a busy jewelry store. People standing in the store leaving work do not know that the two ladies next to them looking at diamond pendants are not going to buy. They will speak of it at home, as will also the two "lookers." To make people familiar with your store should be your aim.

We should look ahead, notwithstanding the Good Book's advice, "Take no thought of the morrow." But, besides looking ahead, we should hustle to make our dreams come true. Before beginning our spring campaign we should first get ready for it by cleaning up all through the store—walls, ceilings, fixtures and stock; using a duster where necessary, a paint brush if it will serve our purpose better, and not be too saving in the matter of clean cards on the goods. Our show windows should show, to those not desirous of troubling us without purchasing, a general idea of the newest and most desirable goods which we have in stock. Other stores may have more kinds of goods in stock and a greater variety of each, but if they do not bring them properly to the attention of the purchasing public, and you do keep a fair selection of such goods in your show window, you can sell twice as many goods as the larger store which makes no effort to obtain the business. Of course, sales at this season are not as a general rule as large as at holiday time, because they are generally sold to the user direct, but there are numerous lines which we can feature to profit during the coming weeks.

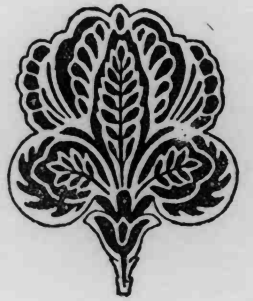
As the weather moderates and becomes warm enough, people feel like stopping to look in the show windows, and ladies begin to look around, not necessarily for new designs in jewelry, but for new designs in millinery and dress goods. Each, however, will gladly stop and glance

in an attractively decorated jewelry store window, and involuntarily indulge in the mental choosing of certain goods shown therein. This, then, presents the jeweler with an opportunity for increasing his sales. He should devote extra time to the show window and have the surroundings as pretty as he can, and show therein articles of trifling expense, together with more expensive ones, which necessarily form a part of a lady's or a gentleman's toilette.

Overcoats and jackets and furs are thrown off with the approach of spring, and, as they are discarded, little articles whose ownership has been put off become real necessities, as the old ones will not do any longer. So we will find the ladies interested in watch chains, neck chains, brooches, bracelets, waist sets, belt buckles, hat pins, stock pins, stick pins, bead neck chains, lockets and chains, and countless other little articles of nominal expense which a lady will buy for herself if her husband, brother or best fellow overlooks them.

The gentleman will be interested in a display of watch chains, ribbon and metal fobs, cuff buttons, necktie pins, rings, and so on. It is not my intention to make herewith a list of suitable articles for displays. Each jeweler is the best judge of that himself. What the writer wishes to do is to impress upon all the importance of pushing these smaller articles at the season of the year when Nature puts on her spring attire and all the world joins with her in trying to eclipse all previous efforts. As each one feels the necessity of buying something new in the clothing or dress goods line, so each one also feels the need of something from one of our stocks. Easter this year comes so late that we cannot afford to await its coming before making a bid for spring business, but we must get after it now.

A famous statesman once said, "the way to resume is to resume." In like manner, the way to do business is to do it. We should be not only willing to take in money and make bank deposits, but we should hustle to merit that success which we so much crave. Wishing, unaccompanied, amounts to naught. The corner loafer wishes for money, because of its purchasing power, but he does not want to work to get it. What's worth having is worth working for, and if we wish to enjoy the pleasure and satisfaction of a fine spring business, we must now, to-day, get under way toward bringing about this condition of affairs. While each store has a certain run of trade, which naturally comes to it for all ordinary purchases, it is possible, by having worthy window displays, to attract to our store a generous portion of this trade for articles moderate in price.



CHAPTER XXVI

JUNE WEDDINGS AND GRADUATIONS.

A Great Opportunity for the Hustling Retailer to Sell Suitable Presents for the Various Parties Concerned—Some Valuable Hints to Jewelry Store Keepers for Getting Business.

"WHAT is so rare as a day in June!" The writer thereof was probably thinking of the beautiful days of June, when we stand on the threshold of summer, and when everything in the vegetable kingdom, the fruit and shade trees, and the grass, are all in the height of their beauty and development. The jeweler, like all others, appreciates the beautiful days of June; but, aside from the weather, he is interested in June for other more forcible reasons. From time immemorial, June has been considered the month of roses and of weddings. Roses bring delight to the thousands and millions of our people. The wedding of a relative or friend makes necessary the purchase of various tokens of esteem and friendship for the bride, and she in turn remembers her maid of honor and bridesmaids with little tokens; whilst the groom must present his bride, his best man, and his ushers, with suitable souvenirs of the joyous occasion. While many relatives and intimate friends (knowing the resources and needs of the young couple) may make presents of furniture and the like, the majority of guests invited to a wedding naturally turn to the jeweler for the present which they will buy, while the personal gifts to bride, bridesmaid, and ushers must come from the jeweler's.

Now, then, Mr. Jeweler, what are you going to do about it? Are you going to sell these presents, or are you going to sit idly by, in contemplation of the beauties of nature, while someone else does the business? But,

you will argue that you do not know who is going to be married, or, if you did, you would not know who would be invited to the weddings. True, you do not, but there is a way to go about this matter, and that is by general advertising. You know from past experience that there are about so many weddings each June, and, by keeping your advertising space filled with announcements informing the public of your ability to cater to their wants in the line of wedding gifts, and if your show window and salesmen make special efforts along that line, great good may be accomplished.

What is worth having is worth asking for. If you want the trade on wedding gifts, let the people know of your desires, and your ability properly to serve them. It is a good idea to begin your advertising and your show window displaying of wedding gifts at an early date. Hundreds of people know now that they are to be invited to a wedding, or perhaps to several of them. All of them are naturally on the lookout for a suitable present. Place in your show window the handsomest goods you have which are suitable for such gifts. Plainly marked prices should be on a few of the articles, to give an idea of how the prices run.

To assist the salesmen, and also the customers, lists should be made of suitable presents. There is nothing like being prepared with suggestions. If we could only realize the power there is in suggestion. You are in business to sell goods, and it is you who should exercise your ingenuity and thinking powers to have at hand a number of articles to offer which will be suitable. Do not leave the customer to ask for everything which he or she may wish to look at. Wake up to your own interest. Be ready with an elegant dish, or whatever it may be, and be prepared to enthuse a little as to its merits or desirability as a wedding gift. By cultivating this habit, you will be able to assist people who are always looking for something odd or out of the ordinary. Some people wish to give things which no one else will.

It is decidedly to your interest to sell these odd articles rather than sell a set of teaspoons or a butter knife or sugar shell to every caller. You will save yourself many exchanges if you do this.

At this season of the year let's hustle. It is a good deal easier to row with the current than against it. The current is with us, and we should work the harder now. When people are buying extra efforts should be made to talk convincingly and earnestly, because someone is going to sell them a wedding present. The jeweler who is ready with suggestions, becomes to the looker for a suitable gift, a friend in need, and, if treated right, he is coming back again and again. Some people buy the same present each time, rather than bother too much. This is all right, but get them started buying in your store.

To the person of a truly economical turn of mind, the jewelry store naturally suggests itself, for there can be obtained, at a cost of a couple of dollars, or as high as circumstances demand or permit, a present which can be enjoyed by the recipient during the years of her lifetime, and, when she is through with it, to be handed down as an heirloom to the succeeding generations. Each buyer of a gift who is a willing and a cheerful giver, wishes his or her gift to be one which is useful, ornamental, and lasting; useful, to an extent that will demand its frequent handling; ornamental, in that delight and pleasure will attend its receipt; and lasting, so that its ownership may extend through the many years.

It seems unnecessary to enumerate suitable gifts for such occasions. Each storekeeper in fifteen minutes can make a fairly complete list of appropriate articles for such occasions. A list of this kind, printed in the newspapers, or on a large card in the window, will assist many in arriving at a conclusion to come in and look. People are often at their wits end to know what to buy, and a jeweler is performing an act of kindness when he

offers practical suggestions, and he is the first to derive benefit from his "bread cast upon the waters."

A newspaper ad. at this season of the year should go directly to the point. A heading, "That Wedding Gift. Let us help you out," to be followed with sensible advice or list of practicable gifts, will generally bring satisfactory results. The gifts for bridesmaids and ushers should also be advertised. Your store, although the first in your own mind, may not be in others. You should strive to make it so if possible.

The desire to acquire money and the many things it will purchase, is inherent with all; not so the willingness to earn it. Let us be of that number who, being desirous of success, are willing to earn it. People generally appreciate most what costs them most. As the wedding season and its accompanying gifts is the most important field at present for us to work, let us endeavor to sell wedding gifts.

Then, too, in June, a new bunch of sweet girl graduates, and young men, too, will step forth upon their several platforms to receive their diplomas, as the reward for their years of efforts. Whether these indicate the completion of a university, academy, or district school course, to the one who receives the sheepskin, and to their relatives and friends, it is an event in their lifetime, and as such in the past few years it has come to be considered fitting of some kind of notice, which to the relatives and friends means coming up to the scratch with a gift of some kind. The jeweler should feel called upon to display his utmost efforts in endeavoring to turn the traffic for these goods toward his store. Anything in your stock is acceptable, although moderate priced articles will prove the most popular with the majority of people.

When we consider that June is the wedding month, and so, as a natural result, the wedding anniversary month, and as it is the graduation month, it seems to me that outside of December, it offers greater results, for an

equal expenditure of effort, than any other month of the year.

Your show window should be productive of great good during the month. Change the goods often, but keep a general line of articles therein. This is not the time of year to run in specialty windows, *i. e.*, windows in which nothing but watches will be found, or nothing but chains. Such displays should be made at other seasons of the year. Selections from your different departments should be placed in your window. Have everything appear new; act pleased when customers ask to be shown articles from your window, even if it is a difficult matter to get them out. Be pleasant and tactful, courteous and confident. All these qualifications are necessary to make a success of salesmanship. Sometimes the right word spoken helps the customer over the line of indecision to the point of buying.

CHAPTER XXVII.

JEWELRY BUSINESS IN SUMMER TIME.

Consideration From the Retailers' Standpoint—Keep Your Stores Just as Attractive as in Winter—Push the Saleable Summer Articles to the Front—Exceptional Opportunities Made by Forethought and Hustling.

IN the cold winter days, when the thermometer is hugging the zero mark, we all sigh for the "good old summer time," about which we have all sung. But when the summer days arrive, we are overtaken by that tired or languid feeling, and we become lax in our business methods, and allow our business to drift along, furnishing its own current. Because of this fact, we find jewelers generally setting aside July and August as the dull months, and making no effort to change the conditions. Except for one's own personal feelings, however, there is no reason why business should be so much slower during those two months than during the other months of the year. True, people are taking their annual vacations, which takes them from the city, and also takes money in large quantities, of which the jeweler might otherwise get a share.

But that is no reason why we should pass into a comatose condition on this account, from which we awake in the fall, and make lightning-like efforts to regain lost ground. It makes no difference what the natural conditions are, they can be changed by a little exertion.

People who are going away for visits need the services of the jeweler in one way or another. Their watches perhaps, need overhauling and putting in proper order, before leaving the city. Or, perhaps, their diamonds need resetting; also their other jewelry need repairs of different sorts. Then, again, the offer can be made to make such repairs as may be necessary, and also to keep

the articles in your safe ready for them upon their return from their outings, if not needed on the vacation trip. These suggestions made through your newspaper advertising, will appeal to many, some of whom have never traded with you before.

The summer time is the natural time to boom the repairing end of our business; why? because we can afford to use our advertising space and our window space, to push this branch of our business, which would seem a waste of valuable space at the busier seasons of the year.

Advertisements soliciting repairing should be written clearly and concisely; convincing in statement, and simple in language. All technical terms should be omitted; readers, however, should be made to appreciate that you are perfectly familiar with the repairing department of your business.

Then again your window can be used for advertising your repairing department at this season of the year, when the same use of it at other seasons would be a waste of valuable space. Without its repair departments many a store could not exist. The proper development of the repairing departments means a considerable growth in the selling end of the business. Therefore, let us have a "repairing department window;" or more than one if possible.

Arrange material of different kinds in groups through the window. Quite an interesting group can be made of jewelry findings, such as bars, swivels, toggles, button backs, pendant bows, and so on. Watch material, such as mainsprings, crowns and stems, and similar material will interest many to stop and look in your window. The more repairing you do, the more people you meet; and the more possible chances are yours for making a sale either then or later.

The summer months have always been good months for the repairing end of the business; this illustrates the fact that there are a great many people left in town, notwithstanding the many who are enjoying their vacations.

Vacations make necessary the purchase of many little accessories, and, while most of these are not from the realms of the jeweler, still there are many little things which may be bought from us, if we but remind our friends and customers of the many little articles of various kinds which we have for sale, which would make their outing more enjoyable if they possessed them. Take, for instance, field-glasses. How often we hear people speaking with regret (while viewing some more fortunate personage looking through his field-glasses from a mountain height, or other vantage point,), and wishing that among their other purchases they had included field glasses. This same man will take a vacation another year and perhaps will again leave without his field-glasses unless you remind him through your window, and your advertisements, of the satisfaction and delight which follow the purchase of a first-class article of this kind.

That is, however, but the beginning of the story. Your stock will furnish you many a suggestion of the kind of goods to bring forward to stimulate sales. Many articles of your stock are distinctly summer goods; such as belt buckles, sash pins, waist sets, fobs, for both men and women; and, besides these, there are stick pins, cuff buttons, brooches, silver articles and fountain pens. All these will find ready sale if kept well at the front.

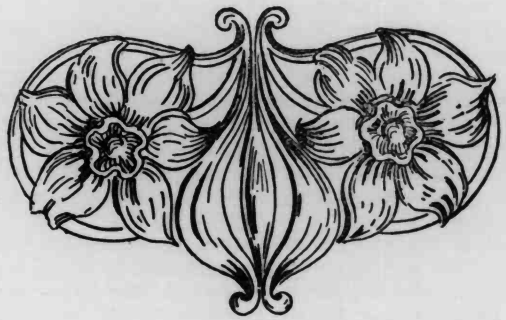
Stick pins and cuff buttons of moderate price will meet with the approval of all the young men and women who go on vacation trips.

A good fountain pen advertisement will often stimulate the sale of many of these commodities, to the man or woman who is going away for the summer, as well as to those who will spend the summer in town. Women as well as men are becoming addicted to the fountain pen habit, and you might as well sell your share of them.

To my mind, the summer presents exceptional opportunities to the man who will hustle. If you allow yourself to sleep through the warm weather, if you let your

windows become dirty and flyspecked, if you do not change your display with your accustomed regularity and allow the goods to become tarnished and cards to become dusty, if you act as though you did not expect to do business, then, indeed, will you find the summer months to be dull ones. On the other hand, if you keep things going by working a little harder, and taking your vacation outside of the store and not in it, and keep everything clean and fresh looking, then you have my word for it you'll not find the summer dull.

By hustling you'll keep yourself in trim for the fall; and, besides, you will have no time to think about slow business. Everything comes to him who hustles. So, "let us all be be up and doing."



CHAPTER XXVIII.

THE VACATION SEASON.

Jewelers Cannot Afford to Not Participate in it—It is Better for Business and Necessary to Your Health—There are Various Ways—So Take One.

"ALL aboard for the lakes and mountains!" If we read the advertising pages of any of the current numbers of the magazines we will find that, according to the railroad advertising, the proper thing to do at this season of the year is to take a vacation. In the last ten years the vacation habit has developed to a great extent. Previous to that time there were but few people who took, each year, a vacation from their work. Ministers and others in similar pursuits seemed to feel the need of relaxation and change, but the storekeeper, hardest worked of all men, did not see his way clear to give himself the much needed vacation. To-day all this has been changed; so that he who denies himself of at least a few days' absence from business is in the minority decidedly. Men have come to a realization of the fact that the clear head and refreshed body can accomplish much more than the tired body and head, which has to constantly drive itself to keep ageing. Unless some definite plans are formulated, however, the summer may slip away before you arrive at the starting point.

Many put off such matters till they can get away better. Their business has been so rushing that they do not see how they can be spared. If such has been their good fortune they need and should take a vacation. Many others, perhaps, have undergone a slow season, and they oftentimes do not feel that they can stand the necessary expense to take a vacation. Nevertheless, the latter mentioned should take one. Your powers of salesmanship, apparently diminished, will be reinforced by your outing. Whether business has been good or bad, you need a rest,

and need to get away from your store. Even machinery needs rest, and the human machine more than all. Let us take a glance around us, and we will notice that when a man is forced to be absent from his business because of sickness, that his business will proceed as before. Or, perhaps, a doctor prescribes a trip involving expense and absence from business, and, because one is thoroughly scared, thinking of possible results, he concedes the doctor's advice to be sound and acquiesces. Then why should we wait to take a vacation until we are in such shape that we cannot enjoy it? Why not form the habit of taking a week or two each summer, as the years come and go, to enjoy a much needed rest?

If we will notice how other businesses figure so that each has a suitable vacation each year, it will impress us more and more with the idea that there is good sense in so doing. A man will not allow his help to all have a week or two off each year, at his expense, unless he knows that, because of the reinforcement to the physical system, they are better enabled to carry out the work which he employs them to do. We find filling positions in banks, college boys home on vacations, who are given these positions during the vacation season for the purpose of filling the places of those absent. A jeweler need not hire in any additional help for the purpose, however. But, by taking vacations one at a time, and of moderate length, those remaining behind can keep up the work, because there is not such a rush at this season of the year.

Surely a jeweler needs a vacation if any man does. He works from early morning till late in the evening, many working every night in the week till nine o'clock. He goes from home to the store and from the store to his home. He gradually grows narrow and "rutty." He needs to get away from himself. He should get out and see the world; get away from the idea that the little side street store which he conducts is the centre of the universe. He should get out into the open and get acquainted with the beauties and glories of nature, and come to a realizing sense of the fact that he is a man, with all the

powers of a man, and that his little store can be run without him for a week. He can then come back renewed in strength, and quickly regain any lost ground because of his absence.

One week will never ruin your business, particularly when you have trustworthy clerks to leave in charge. A vacation rests one, but it also does more than that. It naturally fills one with new ideas and new thoughts. Away from your store you look at things differently and can formulate plans for fall and winter work. Then again, while away you meet people of intelligence, and subjects of different kinds will be informally discussed, and unconsciously you absorb wisdom, the benefits of which will become later apparent.

Of course, the best kind of rest is a complete change. Therefore we find country people hastening to the city to spend a little time, and more money, and, while doubtless returning home wearied, they are nevertheless refreshed from their outing. But the city man wants to get out of town, and he either arranges a visit to friends or relatives in suburban districts, or catches the train or boat for a lake or mountain resort. Many combine business with pleasure, those journeying to the great buying centres, and, finding out what is new, buy goods for the fall. They usually vary these proceedings by an occasional side trip to resorts of pleasure, which are generally near at hand. Or, perhaps, the vacation may be taken in two sections, the first for business, and a few days following devoted entirely to resting and forgetting.

After it is all over, with what delight we start for home! After all, we are happy that we have to work for a living and can enjoy the excitement of business life. We return from vacations with renewed enthusiasm and face the little discouragements and the trifling complaints which often vex us, without dismay. Work is a pleasure. We find that there is a homelike feeling about our store and that, as compared with others, it is a pretty fair place, after all. Perhaps some changes may have suggested themselves from seeing how others do things, or have

things arranged. In any case, our time has been well spent. Therefore, let's resolve that we will have a vacation and enjoy it to its full. People respect you more and you will find it will be a good advertisement for you to be away a week. Many opticians and others of that class take a vacation, even when they have to lock up to do it. So, Mr. Jeweler, it's up to you, and you know your duty. So before the traveling man gets after you, with talk about holiday goods, get away and fill your lungs with ozone, and you will be better fitted to face the duties of the coming seasons.

CHAPTER XXIX.

FALL "OPENING DAYS."

Dress up for the Occasion—Advertise the Event Properly—Get the People to Come In—Particularly the Ladies—Then is the Oportunity for You to Do the Rest.

IN the early fall why not have an opening day? While the millinery stores are the leaders in this method of advertising, the department and clothing stores have fallen in line evidencing their belief that the opening day is a good means to employ to advertise their stores.

The reasons for holding such an event are familiar to all, although the benefits are perhaps not so plainly to be seen. That there are such, none will gainsay, however. The jewelry trade has always been very conservative, to say the least, regarding even the tried and true methods of advertising. As, witness the few jewelers who advertise at any time of the year except during the Christmas holidays. It is true that none of us have any money to waste, but if we are willing to lay in the stock which we do during the fall, on the expectation of selling it for holiday gifts, we should appropriate a generous amount to spend in letting the public know about that fact.

But whether or not we use newspaper space regularly, or whether or not we issue booklets, catalogues, etc., there is a method which will repay us well for the labor and time expended. The idea in mind is the adopting of the opening day as a regular adjunct of our fall business. Whatever stock we carry during the rest of the year, we always increase the same materially during the fall in anticipation of the demand which will be forthcoming. These goods are generally in stock for several weeks at least before the demand for them begins, or even the

lookers get out. Why, then, will it not pay the jeweler to set aside one or two days in which he will conduct a jewelry show? Days when people will feel free to come in and look to their heart's content, stay as long as they wish, and leave at their own convenience. Under such conditions people will visit your store who have never done so before, and who would not under ordinary conditions venture in. Every one have stores where they are in the habit of trading, and will not bother another tradesman unless they have some notion of buying. Such people, however, accept gladly an invitation extended to call on an opening day, as people have generally come to know what these occasions mean, and they realize that no obligation exists for them to spend a cent at such a time. Jewelers should remember that looking comes before buying, and should therefore be glad to have people come and look, because that is the first step toward buying. The more lookers you have, the more buyers you will have. Having demonstrated the value of "opening days," let us consider the way to go at it to make such an affair a success.

First of all, we must clean up our store. Our store must be put in " spic and span" shape. If the outside needs painting, have it done. See that your walls and ceilings are in good condition. Apply paint and elbow grease wherever necessary. After we have put the store itself into good shape, we must go over our show cases and see that the glass is thoroughly cleaned inside and out. Then we must go over our stock. Everything which is not new should be looked over and cleaned if necessary, then retagged or recarded; boxed goods should be dusted and arranged; old boxes changed for new, and so on. While these undertakings are under way the preliminary arrangements should be gone through with. A well-worded letter explaining your intention to hereafter conduct opening days, at which time you intend to show the latest designs in watches, rings, jewelry, silver novelties, etc., and when it will be a pleasure to you to have the public in general, and the ones addressed in

particular, visit your store, inspect the latest creations in the jewelry world, price goods, ask questions, and feel that they are perfectly at home; when no effort will be made to effect sales, but only to make customers feel that they have an interest in that particular jewelry store, and that you wish them to be informed of your preparations for the fall trade.

The store's windows should be trimmed extra fine, because of the event. A few palms or potted plants, set in appropriate places in the window and through the store will help to give the store a handsome and attractive appearance. While it is a good idea to use flowers, we should remember that we are showing jewelry, and not have so many plants around that it will present the appearance of being a flower show.

In many stores souvenirs are given away on such occasions. If it is desired to give away something in this nature, flowers make an acceptable gift, cost but little, and create a favorable impression.

Allow people to look around for themselves, but have your clerks at hand ready to show them goods if they wish. Do not attempt to do any repair work during the opening days. Although you will not try to sell goods, there will be some people present who are prepared to buy if they see things to their liking. A sign should be displayed to the effect that goods selected will be laid aside, to be called for later. In this way you may gain immediate results from your expenditure of time and money. Do not, however, feel dissatisfied if there is no immediate result forthcoming. Be patient. Your advertising, though effective, does not sell your goods. It merely brings the people to your store. That is all you can ask of an "ad." Your opportunity and work commences right there. So, too, with an opening day. If you can bring people into your store to look, it is your business to so impress them with your store and stock that later, when the buying season arrives, your store will be the one which they will head for when they start out to do their trading.

CHAPTER XXX.

HANDLING THE HOLIDAY RUSH.

The Retail Jeweler Should Begin in November to Stir up His Customers and Induce Them to Purchase Their Christmas Presents Early.

ABOUT the first day of July, and often earlier, the retailer begins to have impressed upon him the fact that "Christmas is coming," and that he must prepare for it by buying in a suitable amount of stock, so that he will be able to fill his customer's requirements. All this is certainly very proper and commendable, but why does not the retailer adopt some of the wholesaler's methods for obtaining business. True, he cannot very well make a personal call upon his customers and solicit orders, but he can certainly stimulate trade and do business earlier than usual.

The jobber shows his good sense in selling holiday goods in the early fall, thus making sure of doing the business. What does the jeweler do after making his purchases? He marks them and puts them in stock, and waits patiently until the month of December arrives before he expects to sell them. When the holiday rush starts he is busy, and so are all the other stores of different kinds. He can only handle so many customers, and is satisfied if he has a fair trade. Why is it necessary to wait until the last two weeks to sell Christmas goods? Begin speaking about it early to customers and through our advertising. People generally put off thoughts of Christmas until after Thanksgiving, believing that that is plenty early to begin shopping. Why not make the effort to turn these shoppers, when they come, into customers before they go? People who carry money with them often buy when they are not really thinking of doing so, if they happen to see something nice and attractive at a reasonable price and the clerk exerts himself to satisfy them. We should talk up the fact that a better selection can be had now than later; that engraving on articles can be better done now than later; that watches selected can be run and regulated, thus giving better satisfaction when taken; that goods, especially silver goods, which it is desired to match, must be ordered early, so that no disappointment will ensue, and so on. There is no reason under the sun why all the retail jewelry business should be crowded into the ten days just previous to Christmas day.

Some customers must necessarily wait until late on account of lack of funds, many people taking their last two weeks' pay to buy Christmas presents. Most of a jeweler's customers are more provident than that, however, and can buy an article one week just as well as the next. It is next to impossible to add on any considerable amount to the gross receipts of the last few days before Christmas, but it is possible to add on hundreds of dollars to the receipts of the first two weeks of December, by a proper application of the various means we have at hand for making sales. While not advocating the boring of customers, the writer believes that we are all of us too apt to take "no" for an answer, too easily. Our salesmanship is not shown by merely doing up a package and taking the money from a customer who has asked for certain kinds of goods, and, seeing just what he wanted, has selected it and paid for it. We should be argumentative, enthusiastic and forceful.

In handling the holiday rush, certain preliminary arrangements should be made, which will facilitate matters as much as possible. We should have articles arranged so that they are handy to show, and keep in order. The boxes for articles should be placed where they can easily be found. One writer in a trade journal advocates an arrangement for boxes for odd shaped articles, which struck me as a very good one. Of course all jewelers

have their regular boxes for rings, napkin rings, thimbles, cups, and so on, but there are articles of odd shapes which come in boxes from the factory, and the idea of this writer was to have an arrangement on the shelves numbered one, two, three and so on, and place a number on the tag of the article accordingly, and place the box in its proper place. Then, when the sale is made, instead of grabbing the first box which comes handy, and using up the larger boxes for the smaller articles and having at the last a lot of articles without boxes, we take the one intended for it. This saves time and trouble.

Opera glass cases should all be marked with the ligne size and the name of the maker, as 11 ligne Le Maire. This will obviate the wasting of valuable time and the giving out of wrong cases, and the embarassing fact of being unable to fit a case to a glass after making the sale. Different sizes of paper on rolls, and a number of balls of twine scattered at convenient places through the store, all go to make the handling of the holiday rush comparatively easy. Early buying is a great help to the jeweler and he should encourage it to the best of his ability. The matter of engraving and the giving of a case are but superfluous accessories to a gift, but sentiment demands the first and pride the last. Customers who wish to be sure of both the engraving and a case, are often brought to the point of making a decision to buy by the promise that they will be guaranteed a first class job of engraving and the case which they select. Although the engraving of an article is seldom seen, and the case hardly ever used, yet they play a part not the least important in influencing sales. The jeweler should encourage the sentiment of gift giving, and should assist in every way to develop it. Our business is one consisting largely of luxuries, and if only the absolute necessities we have to sell were bought, we would fare poorly indeed. Within every one is that inborn desire to purchase either for their own adornment or of their loved ones, jewels of varying cost, according to their circumstances. Encourage it.

CHAPTER XXXI.

THE SHOW WINDOW DURING DECEMBER.

How it Can Act as a Silent Yet Effective Salesman—Directions for Display so as to Make it Have the Best Possible Effect.

WHILE our efforts should be constant to have a nice display of goods in our windows at all seasons of the year, the Christmas time offers the most immediate returns from the expenditure of time, money and effort. While each store will have its windows dressed somewhat similar, and yet entirely different, the general arrangement and effects are the same. The results depend more on the ability of the decorator. Many a window decorator can arrange an elaborate disply of goods, which, while pleasing to the eye, will not sell a dollar's worth of goods as the direct results of that display. The show window during December, while serving the same purposes that it does during the other months in the year, acts also as a silent salesman of goods. If descriptions of articles are written on cards with the prices, unnecessary conversation is eliminated. The supply houses furnish plain white cards on which rings may be mounted, the card being so cut that it forms an easel support for the ring. On a card of this character, suppose you place a ring containing rubies and pearls. There is plenty of room to annex the words, "three genuine rubies, and two genuine whole pearls, price $10." Other rings similarly displayed, and similarly described, answer the unasked questions of the customer gazing through the window, and before he enters your store, he perhaps has made his selection, or if not has formed an idea of the way the prices run for the different kinds of goods. Many people advocate the displaying of goods without price cards, on the theory that

curiosity aroused, the customers will come inside for particulars, thereby giving the jeweler opportunity to press his arguments, and perhaps complete the sale. Very true, but how about the customer who is not acquainted, and who feels that he is intruding on your time when he enters to make inquiries only? There will be no argument with him, because he will look until he sees what he wants in a window with the price plainly marked.

During the early part of the month, special window for special people can be made with good results. Suggestions to the young man of suitable gifts for the young lady, and *vice versa;* presents for the wife, husband, mother and father; for the boy and girl and for the baby, all can be shown in the window at different times. It will surprise you how many articles you will find in your stock which will make suitable presents for the various individuals. Doubtless many of the articles will be repeated in the different windows. For the married woman, a display of silverware, cut glass and clocks, together with some of the smaller articles of womanly decoration, will offer suggestions to the husband which he will appreciate, and he will, by purchasing, give you the benefits of reciprocity. The young man will appreciate the gift of a shaving or smoking set, a military set, a cloth brush, and so on; while for the young lady, manicure sets, toilet sets, necklaces and lockets, brooches and pendant, bracelets and so on, together with the regular lines, afford abundant opportunity for a selection. For the baby, children's knife, fork and spoon, a cup, a napkin ring, a pin set, a neck chain and heart, a bracelet, a rattle, and so on. For other ages and classes, articles will suggest themselves as you glance over your stock. The jeweler, although handling but a single line, and often feeling that his line is decidedly limited, will find by studying his stock that he has quite a variety to select from.

Displays of all of a single line should be made to give the public an idea of the extent and variety of your stock. Your watch stock can be laid in the trays, or spread out in designs through the window. The rings should also

be shown at one time, giving a complete idea of the number and styles from which to select. Put all your toilet and manicure sets in the window on one day, and so on through your stock. Window displays can be made at different prices. Thus taking everything you can find in your stock which you can afford to sell for a dollar, and, after a careful arrangement of them in the window, place a card over them to the effect that $1 buys any single article in the window." People will stand outside selecting presents, and very often a half-dozen articles will be sold to one customer, with hardly a moment's conversation. A five dollar window display will be more appropriate, and the gifts at this price which the jeweler can provide are almost innumerable. Then, too, window displays may be made of goods of various prices, yet all of them below $10, and on such a display the fact that such is the case, should be plainly stated.

Your window, while it takes considerable time and thought to devise a pretty display, repays you fourfold for all the time it takes, by assisting you in handling your trade. It should not be necessary for every inquirer to enter your store, to learn how the prices run on different lines of goods. Your window can do a great deal of explaining relative to the qualities and prices, which will save you the expenditure of valuable breath. A card placed in the window informing the trade that goods selected will be laid aside for future delivery, upon the payment of a cash deposit as evidence of good faith, will bring good results.

While it is necessary perhaps to show a variety of goods in every display, much time can be saved by having all of any one class of goods, wherever practicable, in the window at the same time. This will save rushing about the store in search of goods, passing by some, and perhaps losing the sale, because we cannot find the article which they have looked at before. Although this is not the haymaking season, we must all "make hay while the sun shines," and to do this we must hustle, and we should devote a great part of that hustling to decorating the window.

CHAPTER XXXII.

HELPING THE PURCHASER AT CHRISTMAS.

How to Handle the Customer Who Wants to Buy a Suitable Present, But Who is Entirely Devoid of Ideas—Keep "a Little List" Where it Can be Easily Referred to.

ALL jewelers particularly, and storekeepers generally, are cognizant of the fact that however else our customers may be divided, there are two great classes into which all may be divided. The first class consists of those who have in mind some definite article about which they wish to inquire as to qualities and prices, which they wish to see, and which they will buy then or later if they are satisfied. The second class is made up in large part of those who have a dozen things in mind which they wish to look at and who have no particular leaning towards any one of them. The balance of this class are those who are devoid of the slightest idea as to what they want, or how much they want to pay. The first class is comparatively easy to handle. They call for certain goods, and the dealer shows them what they ask for, and naturally tries to sell them what they want. With such customers it is generally but the work of a few minutes either to sell them or bid them good morning. They know what they want, and if you have it not, or the price does not suit, they can tell you so, and either you find for them what they want, or inform them that you are sorry, but you have not what they wish in stock. Which ever way it turns out, such customers are not hard to handle.

It is the second class which takes the jeweler's time or that of his clerks, which is just the same. One such customer at holiday time can take one clerk's time while his fellow clerk next to him had waited on a dozen. It is not necessarily the man who handles a customer the

quickest who enters the largest sales. Indeed, it is oftener the other way. The clerk who does not care, or has not his employer's interests at heart, by showing to the customer his disinterestedness, may succeed in getting rid of him, but that is not the idea. We should strive to so serve each customer that whether or not we make a sale we have made a friendly feeling for the store which will result in future calls and doubtless future sales. When a customer enters with some definite article in mind and which we have in stock, it is simplicity itself to know how to wait on the customer. With a good selection of the required goods, it is merely a question of satisfying the customer with a suitable style at the right price. But if the same person calls for something of which we do not keep a stock, is it good business to inform the customer bluntly of the fact, and at the same time ask him to call again when he is in need of something in our line? Why not ask the customer if (as is generally the case at holiday time) it is a question of giving a present, and if they reply affirmatively, be ready with suggestions of other suitable gifts for the lady or gentleman. Perhaps the article inquired for has not been definitely or finally decided upon. Perhaps that article was the only one of which he or she could think of for the person. Perhaps there are dozens of other articles, all contained within the four walls of the jeweler's store, which would each make acceptable gifts for the person in question, and which would satisfy the demands of the customer both as to design and price. This, then, is the clerk's opportunity and his duty to his employer to be ready with suggestions.

Study your stock. Become familiar with its contents. If possible, know every watch case, ring, and cuff button personally, have the designs even burnt in your mind, so that you will not be compelled to stare blankly at a customer when an inquiry is made about some particular design of article which has perhaps been shown in your own window.

There are lots of ways by which we can facilitate the handling of customers, and one of them is the making of alphabetical lists of appropriate articles for gifts for different classes of people. Thus go through your stock and notice what you have that will make a lady a Christmas gift, jotting it down as you go, and when you have completed your list notice how many articles there are contained in it which you have never before suggested to anyone as being suitable for a lady's gift. Then make a list of presents for the gentlemen, and then one for the household and one for the little folks. Then you will be prepared. Study the list so that it will not be necessary to refer to it every time a caller enters the store, but have it handy to refer to if necessary. There are some articles in a jeweler's store which he seems to hang on to, and which he describes to the traveling man as "stickers." They are such because of the fault of the jeweler. They are not staples to the same degree that watches, chains, rings, cuff buttons, scarf pins, and so on, are. Perhaps they more properly belong to the novelty department. They are articles which are perhaps seldom called for, but for which a ready sale can be found if they are suggested to a customer.

So many people are possessed of very nearly everything in the jeweler's regular line that a clerk suggesting articles without a complete list is "floored" completely after suggesting a half-dozen articles by the remark, "She has one." With a list, he is not through until he has gone through fifty or more articles and shown something. With such a list at hand, a customer is given the opinion that your store carries about everything to be found in a jewelry store, and that if it can be found anywhere you have it. People with nothing particular in mind will find suggested there an article which will do for what they want. Many presents are given with the idea of giving something and nothing else. The recipient may have no particular need of the article, but that matters not to the giver. The ability to suggest novelties of different kinds will be found to be worth money during the holiday rush,

when if "time is money" at any particular season, it is then. Endeavor to handle your customers, not hurriedly, but expeditiously. Treat each one as though you were willing to spend an indefinite time with them, but have all possible ways and means devised to handle them in the least possible time. Each jeweler knows his own business best, and can devise many ways and means to facilitate the handling of trade.

Every one likes to see a jeweler or other business man in love with his work and enthusiastic over his business. Naturally, such men, who are optimistic in their views, and, while expecting to see good business, yet are willing to work for it, see greater results than the man of pessimistic views, who, looking on the dark side of things generally, is satisfied to sit down, and, while assuring his friends that business is no good, does nothing by working or talking to change the conditions of things.

Business can never be measured by a day, week or month. Local conditions may change general prosperity into general depression, and vice versa. No matter what the conditions of your city, as to how things are running, whether full time or not, the Christmas presents must be bought. So, as Christmas comes but once a year, we should have our store reflect the true Christmas spirit, and on the day before Christmas wish each customer a hearty "Merry Christmas" and have them leave in a happy mood—happy that their Christmas presents are bought, and happy that they came from Blank's store.

Do not try to slight your relatives and friends at Christmas time. You cannot afford to let the gift-giving spirit die out. Keep it up, as you are the gainer thereby. Although many things would be bought by people themselves, were the custom of Christmas gift-giving obsolete, expensive articles would be practically dead stock. People invariably buy better things to give away than for their own use.

CHAPTER XXXIII.

PREVENTING THEFTS AT CHRISTMAS TIME.

Some Tricks of the Light-Fingered Gentry Which the Retail Jeweler is up Against and How Best to Prevent Their Success—Various Methods to Keep People Honest.

THE holiday gift buying season offers the greatest opportunities for people of dishonest inclinations to practice their cleverly planned tricks on the unsuspecting clerk, who is busy showing goods and describing their many good qualities, and the reasonableness of the prices. It is an old saying that two heads are better than one, and when two or more dishonest persons, with a definite object in view, enter a store and engage the attention of a clerk, who is entirely disarmed of suspicion by their looks and manner, it is ten chances to one that the thief or thieves will be successful. But the clerks, who may be at the time disengaged, owe a duty to themselves, their employer, and their fellows, to watch, and notice substitution of rings, and other small tricks, and be at hand to get goods for which there may be a call, and which would necessitate a trip to another part of the store, on the part of the clerk who is waiting on the customers. True, most tricks are worked when all are engaged, but we have all seen a half-dozen clerks talking in the rear of a store, while one is handling trade in the front. At holiday time we must keep our eyes open more than at any other season of the year, because the stock changes so rapidly that it is comparatively hard to keep track of it, and to remember when noticing that a particular style ring or brooch is missing, whether it has been sold or stolen.

The spaces in all the ring trays, watch trays, locket and charm trays, should always be filled, either with articles,

or if after a heavy sale there must necessarily be empty spaces, have some dummies to fill in all the spaces, or indicate where the vacancies should begin.

Our scarf pins can be arranged so that they will keep in order better, and with less likelihood of theft, by having the pin part of each scarf pin go through and down the back of the card, which will allow for a strip of cardboard being run through the whole line, making them one continuous card.

Another method often practiced is for a caller to pick the rings out of the trays and lay them down one at a time in front of the trays, and, after about a dozen or so are there, say that there is nothing to-day, and walk out, and, as the spaces from which the rings were taken, are scattered throughout the trays, it takes the clerk perhaps two or three minutes to place them back where they belong, and then, or later, he will find that one of the rings, or perhaps two were not put back.

Then young girls have practiced this trick lately. She will lay out on the case, as in the preceding paragraph, perhaps fifteen or twenty rings, and then will apparently select one for later purchase, and at the same time ask the jeweler if he will lay that one aside for her if she pays him a quarter. Naturally, he will do so, and, taking the ring which she selects and her money, will make a note of it on an envelope, together with her name, which will be fictitious. Then she will leave, and take with her one or more rings. This trick, may seem very slow, and one at which you would not be caught, but it has been successfully worked recently in Utica. The possibilities of working this trick may be obviated by following the plan of replacing the rings in their respective places as the customer lays them down. Once in a while, a customer will object to this, but such objections seldom come from persons of honest intentions, and in any case can generally be met with the remark that they will scratch the case, or may be brushed onto the floor with their sleeve or something like that. Never let any one think that

you suspect them of dishonesty, as many people who will steal, if given the opportunity, will buy what they want if they cannot get it otherwise.

Many people also, who are of good reputation, will if given the opportunity, take something without paying for it. It is because of this fact that we must keep our eyes open. A brooch, scarf pin, or cuff button on a card, may easily be held in the same hand with a pocketbook, but under it, and, while a customer may indicate with the right hand the particular object of their desires, they may have firmly grasped in their left the one selected. In showing watches it is a good idea to show the same number each time, say a dozen. It is not necessary to lay out forty or fifty watches for a customer to select one. If the first dozen contains nothing suitable, replace them in the case, and get out others. The same rule should be made about showing rings. Show a couple of ring trays, and put them away if nothing desirable is found in them. When four or five are in a party, as often happens, it is not a child's job to keep track of just who has the rings which do not return to the trays. Another thing to avoid is the interfefence of people standing waiting for a job, or something else, who reach over in front of the ones you are showing goods, and pick up a tray, and place it four or five feet away from you, and begin to handle the goods. An immediate call for another clerk should be given, or, if all are engaged, the clerk should take the tray back and inform them that as soon as the customers who are now looking are through, you will be glad to show them. You cannot afford to let people run over you, particularly when it may mean the loss of goods whose value may exceed the receipts of the day. The writer has said nothing about care in handling diamonds, but takes it for granted that all salesmen exercise their utmost watchfulness when showing such goods. Another matter to avoid as much as possible is leaving valuable goods on the show case, while you turn around to get something in a wall case for which you are

asked. It is a simple matter to ask the customer whether or not they wish to decide on anything at which they are looking, and, if they do not answer positively just set them in the show case. The mere fact that they are calling for other goods justifies you in presuming that they have not yet reached the decisive moment, and you cannot afford to leave goods spread out on the show case. It can always be explained to a customer that you have to put things away, because so many are coming in and going out all the while. In making remarks of this kind, of course it is always understood that "present company is always excepted," and there is always a way to get around these things without being offensive or giving offense.

One particular piece of advice of the Jewelers' Security Alliance I wish to emphasize. That is not to place goods in the show window in trays. Have them laid in singly. Then if a thief breaks the glass or reaches in from the store into the window he can take but three or four articles instead of taking a tray full. The Alliance also advises its members to read the trade papers and learn by the experience of others.

METHODS OF CONDUCTING BUSINESS.

CHAPTER XXXIV.

THE VALUE OF A GOOD NAME.

Whether it is a Good or Bad Reputation Depends Upon the Individual Himself—Don't be Afraid to Lose Sales by Telling the Truth—Have Your Name Stand for Reliability.

"WHAT'S in a name?" Letters, of course. But there is something besides, which is more important and of greater value. We are all desirous of success, and are earnestly endeavoring to merit and obtain it. Consequently we are ever on the alert, watching for opportunities to push ahead or gain some advantage in trade which has not perhaps come to our competitors. There is an old story of a man, who, in giving his son instructions before he entered business, told him to "Make money. Make it honestly if you can, but make money. While a great many measure success by the number of dollars one accumulates in a certain number of years, I do not take that view of it. As long as we live money will be a necessity, and we must necessarily have a share of it, but I think that we should use only those methods to secure it which will permit a man to enjoy his earnings without any disturbing voice of conscience to detract therefrom.

While we are living and acting our several parts in the drama of life we are each and every one of us building a reputation, either for good or evil, for honesty or dishonesty, for truthfulness or prevarication, for straightforwardness or trickery.

It is as easy to acquire a reputation for one thing as the other, and a bad reputation once acquired is hard to

get rid of. The jeweler who believes that he has done a good stroke of business, when he has sold a twenty dollar watch to a man for $25, and who said he wanted to pay $25, may have a reaction when the customer happens to compare with a friend, or makes inquiries of other stores. There are cases of people, who having made up their mind as to the kind of watch they wish to purchase have also established a price which they expect to pay, and having established this price, it is hard work to sell them one, either lower or higher priced. It is better, however, to spend considerable time in argument, to point out the difference in watches and the prices, and even allow him to depart without making a sale, rather than to charge more than the regular price to him. Never allow a customer to "beat you down" on the price. Acquire the reputation of being one-priced, and you will find it an easy matter to do business a second time with a customer. Do not sell goods which you are not perfectly sure will give satisfaction. Do not offer cheap plated goods as the best gold filled. If the manufacturer has no conscience, don't forget that you have. Keep your conscience in good working order. Always make good any defects in the guarantee of goods or of your work. Do not advertise cut prices on goods, either in your windows or the papers. Better have the reputation of being high priced, than of being "cheap." No one will speak of the cheap jeweler in a way that will be of any benefit to him. If he is mentioned at all, it is in an apologetic way. If you can make people understand that you sell good goods, and that "quality counts," and that it is no easy matter to pick qualities in jewelry, but that it really requires expert service to do it, the majority of people are willing to pay a little bit more for the satisfaction of knowing that their jewelry purchases are just what they appear to be.

If you sell an article in gold which is 10k, do not let the customer persuade you to say that it is 14k. So many stores do this, that it is hard on the jeweler who sells things for what they are. Tell them that it is plump 10k, and that it is guaranteed to give satisfaction,

and that you will exchange it if it does not. If you can acquire a reputation for truth-telling you will find it your most valuable asset in business. Never be afraid to lose sales. You are better off to lose a sale by telling the exact truth about it than you would be to make the sale by telling an untruth. Business is not measured by the receipts for any one day, week, or month. It is the continued dealings which we have with the same customers, year after year, which count up. Get people to believe in you, so that they will come to you to buy articles for presents, because the recipient will know that it is first-class from the fact that it came from your establishment.

In your advertising in the papers, and in your talks over the counter, impress upon people the fact that "all is not gold that glitters," and that as long as there are genuine articles of merit made, just so long there will be imitations of those articles made and sold, and that if they wish to feel easy regarding their jewelry purchases, let them come from your store.

The average customer will allow that he knows nothing about the jewelry business or the comparative values of goods. To these, the jeweler, if he is strictly honorable, becomes a friend in need, and one whom they learn to depend on for advice. If they realize that he will not sell them a poor article, he will find that his sales to them, and their friends, will materially increase.

Have your name on an article, or on a jewelry case, stand for reliability, and remember always, that "a good name is rather to be chosen than great riches."

CHAPTER XXXV.

CO-OPERATION AND SYSTEM.

Suggestions That Will Prove of Advantage to the Jeweler, Great or Small—Every One in the Store Should Have Some Responsibility, and the Proprietor Most of All.

IN all great businesses, there are men always trying to simplify the work, so that fewer men will be needed to conduct the business, with a minimum of detail and least possible energy expended.

If it pays these large mercantile concerns, into whose coffers the dollars seem to pour, to figure things down to the cent, does it not behoove the small merchant to exercise his ingenuity to also save extra expense in his business. The percentage saved will be approximatly the same, although the amounts will differ greatly in the coin of the realm.

How are these great businesses conducted? Does the head of the concern direct each movement, handle the advertising, do the buying, mark prices on the goods, handle the correspondence, keep the books, etc.? Of course he does not. He has trained his assistants, upon whose judgment he must rely to know what to do in emergencies, what moves to make, and when to make them to acquire advantage for him.

The keynote of all business success is co-operation. No one man can handle the many details of a business. If he tries it he will be continually forgetting important matters which should be attended to, while bothering his head with some minor detail of the work which could be attended to by a boy or other office employe. If co-operation is advantageous and necessary for concerns in every line of business, it is surely necessary and beneficial to the retail jeweler.

Naturally, the jeweler whose entire staff begins and ends with himself cannot sub-divide the work in his es-

tablishment. He has to be the whole thing, and necessarily he has to work longer and harder to carry on his business than the storekeeper who has a business ten times as large, but who has trained assistants.

The jeweler who conducts a small business has to wait on the caller or customers as they come in, filling in the intervening time with attacks on the hundred and one jobs of the various kinds which are brought into a retail jewelry store. After his store is closed for the night, he has to work on watches, write his orders, make out checks, mark his incoming goods, do up packages for mailing, and so on.

Let us take a look at the store whose work is large enough to warrant the owner in having a force of five or six at the least. If the work is sub-divided and systematized as it can and should be, we will find things running along smoothly.

One man, who is thoroughly experienced in watch work, should have charge of the watch repairing department. As far as possible he should take in the work, and also parcel it out to whoever else in the store does watch work. Another one should have charge of the jewelry work and should in the same way take in the work of that department and make quotations, and he should also have charge of the jewelry material, jobbing stones, etc. By giving these repair departments into the hands of separate individuals, each will feel the responsibility of his position, and will try and make his department one which will be a paying one for the proprietor, and one in which there will be no complaints.

By each man having charge of the material for his department, he will keep track of what materials are needed. This will save time in ordering. If an optical department is conducted, still another exerienced man should be in charge of it. Another man should have charge of the stock, and besides keeping it in shape, should keep a list of needed articles, and be able, if necessary, to assist the proprietor in the buying of stock. The stockkeeper in all but the larger establishments can handle the correspondence. By having the labor separated in this way,

better results can be had, because each man has only to think of what immediately concerns his own department. The watchmaker does not have to put in pin-tongues or solder a pair of spectacles while he is in the middle of pivoting a staff. The jeweler does not have to worry about how the watch work is going. Each has his own work to do, and as each job is similar he can work faster and accomplish more in a day. He will also do better work.

What is the proprietor doing all the while the rest are working so hard? In answer, I venture to say that he is the busiest man of the lot. He is considering how to make the business better. He is looking over countless stocks of goods and deciding what to buy and what not.

He has also to wait on a large percentage of the customers, who think they can do better to do business with him. He has to take a few of the complaints of dissatisfied customers and adjust their differences. He plays a varied role, and needs all his strength to keep it up.

Where the store can afford it, one man can be profitably employed taking care of the advertising and decorating the windows.

Where the work is sub-divided, one man may be doing work which another could do better, or one man may think he could do the work better than the one who has that particular job to do; but each should be content and do his work in the best possible manner and in due time each will find his level be it higher or lower.

CHAPTER XXXVI.

PRACTICAL ADVICE FOR SALESMEN.

The Following is Mr. Evans's Formula for Success: Honesty, Truthfulness, Promptness, Temperance, Enthusiasm, Neatness, Cheerfulness, Energy, Fidelity to Ideals.

WE all enjoy reading the biographies of the successful men of all ages, and our ambitions are often aroused to go and do likewise. Often, however, we settle down to the conviction that it is too late in the day for us to strike out and accomplish anything greater than we are doing at the present time. This is in no sense true even of the humblest of us. We should aim high, and by so doing we will certainly land in a higher spot than we would if we did not so aim.

There are a number of essential principles which we must follow to obtain success, whether as employer or employe. First of all, honesty. There is room at the top for the men who are as true to their employer's interests as they are to their own, and who would not stoop to take advantage of his absence for their own pecuniary gain.

Second, truthfulness. "Be the matter what it may, always speak the truth." Be one of those men of whom it can be said, "If he said so, it is so." It is an easy matter to acquire a habit, which, once formed, we can hardly shake off. Why not form the habit of telling the truth, instead of joining the ranks of those who from force of habit, lie, even when the truth would better serve their purpose.

Third, promptness. There is nothing more aggravating to an employer than to have workmen late to their work. In factories where there are large numbers at work, strict regulations are necessary to compel the prompt attendance of the hands. In small enterprises

where but half a dozen are employed, and where the employer is personally acquainted with each of his men, it is a harder matter to handle. It is a good idea to be a few minutes ahead of time than late even occasionally. Do not pattern after any one in regard to the time you report in the morning or the length of time you take for dinner. Do not let any one influence you to take advantage of an easy boss. Knowing the rules of the store regarding the time of opening and the hours for meals and the closing time, conform strictly to those rules. The man who does, is the one upon whom the proprietor unconsciously begins to lean for support in the conduct of the business, and he is the one, other things being equal, who is given a share in the business.

Fourth, be temperate in all things. The man who is intemperate either in his use of alcoholic liquors, smoking or chewing tobacco, or in keeping late hours, can not give as satisfactory service as the man who abstains from these practices. He should keep regular hours, not regularly late, but regularly early, and get the necessary amount of sleep, without having to stay in bed so late in the morning that he is late to the store, has a headache, feels sleepy, and is generally no good around the store. On the other hand the man with good habits gets the necessary sleep, and is up early enough in the morning to get to work without unnecessary hurry, and feels like work when he gets to the store.

Fifth, enthusiasm. We should be enthusiastic in our work. If we do not enjoy the work we are doing, let's get into something more to our notion, as a misfit is useless in any business. We should be thoroughly in love with our work, and awake to the possibilities of our business. The enthusiastic man carries others along with him, and by his very presence and spirit helps to make the business wear a successful air. To appear to be succeeding is a long step towards success.

Neatness. We should keep ourselves scrupulously neat and clean. Our clothing should always be in good condition, our linen spotless, and our neckwear should not be frayed or worn. Nothing can give a business a

run-down appearance quicker than to have the proprietor and clerks carelessly dressed, minus cuffs, and with two or three days' growth of beard on their faces. It is not necessary for a man to be foppish, but we can all on our salaries, if careful, look and be well dressed. If we are not getting paid enough to dress well, we should change our job. 'Tis said that "clothes do not make the man," but it is also said, that "man looketh on the outward appearance, and surely the clothes help to make the first impression, which, with a great many people, is the lasting one.

Cheerfulness. We may have to wait on customers who are not just our style or to our liking, but what difference does it make to us? We should wait on each customer cheerfully, and not act as though we were condescending quite a little when we wait on them. By being agreeable with the trade, we will unconsciously be building up a clientle of our own, which will be worth money to us should we ever wish to change our position or engage in business for ourselves. We should remember that we are building every day, and that the better we serve an honest employer the better we serve our own interests.

Be energetic. Look for work. If there is nothing especial to do, clean up. The stock, fixtures, etc., all need attention almost any time, and we are doing ourselves a favor when we keep busy, and do not acquire the habit of standing around with no apparent aim in life.

Finally, "To thine own self be true, and it must follow, as the night the day, thou canst not then be false to any man."

CHAPTER XXXVII.

THROUGH LABOR COMES REWARD.

Young Business Men Should Not Expect Success Until They Earn it—Design and Quality of Goods Rather Than Price, Should be Relied on to Build Up a Permanent Trade.

WE Americans glory in our great men, and we have a right to feel proud of them, but when we come to analyze their abilities, we find that they were just as ordinary as the humblest of us, and possessed no special qualifications, except an indomitable purpose to accomplish something in the world. What man has done man can do again, and we are continually seeing illustrations of this in political, business and social circles.

A man who occupies a prominent place in the affairs of the government dies, and every one feels that his place cannot well be filled. Another man, less widely known, succeeds to the position, and things move along just as smoothly as before, and the first man is almost forgotten, except by his most intimate friends.

The trouble with the biographies of most great men, is that their humble origin is generally passed over, and greater space is given to their later achievements. There is certainly no better pastime than to read the lives of successful men, and try and derive encouragement and advice therefrom. When we read of the years which a professional man waits for recognition, we begin to wonder how a man can expect to open up in business, and in the face of competition immediately begin to coin money. While the business man has no such wait as the professional man before he gains a competency to live on, it requires years of patient, untiring work to acquire real business success.

With what seems a sufficient number of jewelry stores to supply the public need of such luxuries, and keep their watches and jewelry in repair, what reason can a new beginner offer, besides his own personality, to deserve patronage which has heretofore been distributed among the other dealers. There must be some good reason to offer, or they will not change, at least otherwise than temporarily. But we are looking for permanent customers, and these are what will assist one to achieve success.

To draw trade we must be able to do something, just a little better than others, offer a greater variety to choose from, or offer some inducement, such as cut prices, souvenirs, or free delivery of purchases. The cut prices and souvenir section of this paragraph might well be omitted, as trade which is desirable is not influenced by any catch-penny schemes. Such methods are all right for the traveling auction store, who is here to-day and elsewhere to-morrow.

In buying goods, pay, if necessary, a trifle more and get designs which are exclusive and different from the regular line of goods. In the line of brooches, there is such a variety of styles possible that we could not attempt to carry even a tenth of those shown, but we can select a few here and a few there, and so on. People like to trade where they can see a variety and the dollar or two extra which they have to pay is forgotten in their pleasure at having secured something so unique and original in design. It is a question in my mind whether any great amount of trade can be influenced by cut prices. Suppose that you have a watch which you sell regularly for $35 and you desire to cut the price. Would a purchaser be more easily found if you offered that watch for $31.99? If people want jewelry they want good quality goods, at least when they hie themselves to the jewelers. An article rightly made, and of good quality, and priced rightly, will readily sell. A good many writers maintain that a jewelry business cannot be run on the one-price idea, but this is a fallacy. There is is no use of allowing an outsider to make your prices for you. Once

started, you will have to maintain it. If your goods are not marked at a fair price, re-mark them. If your conscience troubles you about charging the price, figure out your profit, and if it is too much cut the price. Always remember, though, that the difference in price between the cost and selling is not your profit. Your store expenses, such as rent, heating, lighting, advertising, boxes, paper, string, and so on, have to be figured on and allowance made for them before you can count your profit.

If people really insist upon buying cheap goods, let them go elsewhere for them. Impress upon them the fact that you cannot afford to sell goods which you are not absolutely sure will give the customer full value for his money. It is worth your while to argue, if necessary, to convince your customer that it is to your interest as well as his to sell him reliable goods, as you cannot take chances on losing his trade by letting him buy an article of which you have your doubts.

On repair work as well as on stock, whatever you undertake to do always do your best, remembering that "what's worth doing is worth doing well," and that if you do good work you can charge a fair price for it. The successful jeweler has founded his success upon a more solid basis than price. He has builded his structure upon quality. The reputation for selling right goods at right prices makes positive that under ordinary conditions the business will steadily and surely increase.

The cut-price jeweler must continue to offer "bargains" in order to do business. A store which has the reputation of holding "sales" will not be able to do a regular business. Trade will be at a standstill upon all days except "bargain days." Not so with the "quality store." The fact that makes your name valuable on a jewelry case is the reputation of selling reliable goods.

CHAPTER XXXVIII.

HOW TO HOLD OUR CUSTOMERS.

What Policy Should Retailers Pursue to Make Permanent Customers Out of Those Who Make Their First Purchase—To be Concise and Pithy the Answer is, "Give Satisfaction."

WE are all of us interested in increasing our business, and those of us who are alive are constantly on the alert for new and improved methods for acquiring new customers. Plan after plan may be tried which will be successful in bringing to our store dozens of new faces, who may make what you may call trial purchases. Or they may merely look around our store and examine the different articles we have for sale, mentally debating, the while, whether it will be to their advantage to trade with us rather than at their former jewelers. If people come to our store even to look, it shows that they are open to conviction, and that they have a favorable opinion of our store, or they would not be there. To visitors of this kind, we should be particularly courteous, and strive to the best of our ability to send them away satisfied; satisfied with their purchase, if they made one; satisfied with their treatment, if they made no purchase.

We are always obtaining new customers, and the question most important is how to hold their trade on subsequent purchases. There are some people whose trade no one can hold. They drop in where it is convenient, and are just as apt to buy from Smith as from Jones. There are others who are never satisfied, and whom the jeweler is unable to suit. Either the price is not right, or there is some defect in their purchase. They go from one store to another, and finally land in the same store again. It is useless to worry over them, as there are

just enough of such people to enable us to appreciate the fact that most of the people we meet and have dealings with are pretty fair sort of people, after all. So these disagreeable people serve a useful and unique purpose in life, and demonstrate that even the humblest of us can be of service to our fellow man.

It is not necessarily the store having the most customers which does the largest and most profitable business. In the same manner of reasoning, and in demonstration of the foregoing, it is not the man with the largest earning capacity who has the greatest amount of ready money. It is not what a man earns, but what he saves out of his earnings, which counts. So, too, it is not the number of customers which a store has, but the amount of business done in the aggregate, which counts. If we have a selected list of customers, and can hold their trade on fine goods, as well as on smaller purchases, we will do as well as we would with a larger clientele who made smaller purchases. The store with a large list of customers has a decided advantage in some things, however. Occasionally, some disgruntled individual will inform you that he is through with you, and that you need not expect his support in the future. If he is one of ten thousand, you can spare him very easily, whereas if he is one of a hundred, you will miss him. In a large business, a greater number of small sales will result, which will net a larger percentage of profit than the same amount received in a few large transactions.

But in either case, we must give satisfaction in order to hold our trade. We must impress upon our customers that we are careful what we sell them; that we would not knowingly sell them, or let them buy an article the merits of which we were not entirely cognizant with. We must impress all comers, if possible, that our store is a safe one from which to have all their jewelry purchases come. While plainly displaying your desire to sell, as plainly show your independence of making any one sale. Make them understand that you have a decided personality, and that you mean to have your store and your

stock reflect that personality. Insist upon their returning to you any goods which they may buy, which do not prove as represented. Assure them that you are willing at any time to listen to complaints, and to rectify any mistakes on your part, and that you intend to satisfy them, if you can possibly do so. It is not necessary for you to forfeit one grain of your self-respect. There is a time for everything, and there is a time to stand up for your rights, but in a case where a customer is complaining over some trivial affair, make it right, where the expense is small, even though it does not seem to you that you should be called upon to do so. Then, too, the guarantees on plated chains, bracelets, and so on, given by manufacturers, and under which the retailer sells the goods, should be lived up to. Why spend the time trying to convince a man that he has had his money out of an article, which he has brought in to be made right, when the manufacturer is perfectly willing to make it good? We not only injure ourselves, but the manufacturer also, when we refuse to make good his guarantees, which only requires on our part the sending of it back to the factory together with an explanatory letter.

So, let us pursue the course which is sure to bring us satisfactory results, and the rule to follow is the Golden Rule, "Do unto others, as you would that they should do unto you," not as David Harum put it, "Do unto others what they would like to do to you, and do it fust." Most people know when they are used right, and do not forget the store where their trade was appreciated to such a degree that they would rather that they would go away without purchasing, than to sell them an article which was defective. In the conduct of a store there is use for diplomacy, or tact, or whatever name you wish to put on that system, which tells one how to handle the different kinds of customers, and which teaches us when to talk, and when to listen, what subjects should never be discussed with customers, and also, that we are here to sell goods, not to mould public opinion, or change it.

CHAPTER XXXIX.

REPUTATION AND CREDIT.

"A Good Name is Rather to be Chosen Than Great Riches" —How a Reputation for Square Dealing Will Help the Dealer to Get Goods Promptly—Some Points as to the Management of Your Finances.

THE subject which will be discussed in this chapter is the value of a good name among the men from whom it is necessary for the retail jeweler to procure his stock. Those of us who have the reputation of being honest, truthful and straightforward, seldom realize what we have to be thankful for. Truly, such a reputation is not the result of luck, but of faithful toil, and earnest attention to business in all that the word implies. But there are many little things which militate against a man, and will often give an honest man the appearance of being an undesirable customer. What is credit? It gives you the right to order and receive goods, and sell them again, without ever having paid a cent on them, merely on the supposition that you will pay for them, according to the terms written upon the bill, or special agreement made.

Let us consider two cases illustrating the two classes of men. Jones, a man of known honesty of purpose, orders to-night two dozen watches, and because of its being Jones, and of his having remitted promptly before, the goods are shipped immediately, and he has them as quickly as the express can bring them. Smith orders at the same time a selection of such goods, and because he took so long paying for goods on a previous occasion, he is either turned down entirely, he receives a poor selection, or there is a day or two delay while he is being investigated. All this time he is perhaps waiting to receive the goods, in order to show them to his customer, and because he is so slow in getting them loses the sale.

Another kind of credit might be given a word or two here, that is "memorandum credit." Most houses freely offer to send to reliable dealers selection packages of goods for which they have a call, and which they have not in stock, but their object is not only to accommodate a customer, but to help him effect a sale, so that both may receive profit thereby. But suppose a jeweler uses the wholesaler more than he has any right to do, and suppose that he seldom makes a sale from these selections, and that he returns the polished goods soiled, tags and cards dirty, and with insufficient packing? Can the wholesaler be expected to put himself to the trouble of sending another selection when it is asked for? The writer has been told that it is because of this carelessness and thoughtlessness upon the part of the retailer, that so many of the largest houses have cut this service out almost entirely, making an occasional exception to some good customer, but never advertising the fact that they will send such packages. Retailers should remember this, and take better care of others' goods than they do of their own.

But what is the reason that the same kind of a letter written by two different men receives entirely different attention? Why is it that you have perfect confidence in one man and distrust of another? Intuition tells a great deal, but intuition does not tell the difference between men of whom one has never seen? Of course, wholesalers have their rating books, but they cannot go entirely by them. Some men do not give reports, while others make fictitious reports to these companies. But two men who have been doing business with the same house for several years will during that time expose to the wholesaler their characters and dispositions. He will notice whether or not a man is particular as to price or discount, whether he looks for long time in preference to low prices; whether he will stand it to have goods substituted or orders stuffed; whether he deducts the proper

discount from his bills, and sends remittances at the proper time or not; whether he pays in full; pays certain bills, or sends so much on account.

From these little things, a man may gain the opinion, whether or not you are a careful buyer, and are running your store on a safe basis. Character is worth more than money, and money cannot buy it. In the business world there is plenty of opportunity for advancement for men of character. Men of worth, short of money, can generally get either the money or an extension of time. It is a good idea to have a definite understanding with your bank as to the amount which they are willing to loan you. A statement of your resources and liabilities, showing you to be in good condition, will generally satisfy such institutions. With this understanding, you can tell how to proceed in buying and selling.

Pay all small bills promptly. Better owe two or three large accounts, than the same amounts divided among twenty-five or fifty. If at any time through dull trade, you find yourself unable to meet recurring obligations as they come due, and do not wish to borrow the sum needed, write an explanatory letter to your creditor or creditors. Such confidence is seldom misplaced or abused. A letter to the effect that trade has been exceptionally slow, but that in the course of a month you will be able to take care of the account, will generally bring a satisfactory reply. Straightforwardness never loses the day. If a letter is ever received requesting a remittance, or intimating that a draft may be sent if remittance is not immediately forthcoming, do not throw the letter into the wastebasket, while you apply sundry appellations to the writer thereof, but sit down and write a careful response explaining your position. Never leave a creditor in doubt as to what you intend to do. Few realize the benefits to be derived from a reputation gained for honesty and truthfulness. Start right and hold fast to the end. When long time is offered you on goods, just see for how much less you can buy them, if

you have the ready cash. Where six months' time is offered and you get 10 per cent. off for cash, isn't it an object for you to do so, when you can get 20 per cent. interest on your money. This is even more than the fake mining companies offer.

Do not make outside investments which will cripple your business. If you are fortunate enough to have money to invest outside of your business, put it into a savings bank, city homestead aid association or real estate, where it can be used or put up as collateral security for loans should necessity require. Some writers advocate the theory that the cause of the present dull times is because of stock investments by people who never have bought such stock before. Times have been good, and the great middle class of people have had spare money, and being eager to invest where great returns are promised, have bought as many shares of stock as they felt able, and have a certificate to show as the result. The jeweler should make his investments where he can watch them, and have control of them, and can realize quickly if need be. It is a good thing to have something back of you. It gives people confidence in you, and makes more secure your position in the business world.

CHAPTER XL.

THE IDEAL JEWELRY CLERK.

The Salesman Must Have a Chance at Customers Else He Can Hardly Obtain Experience—The Proprietor Should Not Take Sales Out of His Clerk's Hands—How the Salesman Should Handle His Customer.

USUALLY in a jewelry store, a man has to be an all-round man, doing his share of the various kinds of repairing, and taking his turn at "waiting on customers." It is rather difficult for a man under such conditions to develop into a first-class salesman. In every establishment of any size whatever there is one, or perhaps there are several clerks, whom the proprietor feels satisfied can handle any trade. It is for one of these that he always calls when a customer enters. It has been said that poets are born not made, and while we must confess that most salesmen are born, yet opportunity often makes the man. The clerk who is never pressed into service until all others are engaged cannot well expect to equal the one who is doing nothing else all day. The best results are naturally achieved by the one who, by giving the most time to it, and by so familiarizing himself with the stock, that it is second nature to him to sell goods. Showing goods is not necessarily selling them. The ideal salesman understands the stock thoroughly and discriminates between qualities. He does not call everything he shows the "best," or the "latest." Superlatives should be handled with care.

In selling goods, it should be his aim to make and hold the confidence of the customer, and so secure not only one sale, but his continued patronage. Tell the truth always. Teach customers that they can safely trust your

advice and judgment. Teach them that when they leave, as it were, the selection of the article to you that your sense of honor will not permit you to sell anything which is not thoroughly reliable and strictly up-to-date. Why is it that customers will wait, as they often do, a full half-hour in order to have their favorite salesman wait upon them? Sometimes it is doubtless because he makes a special price to them, but oftener because he has pleased them with their previous purchases. It might be said that proprietors do themselves and their clerks an injustice when they make a practice of making differences in prices which the clerk cannot do. If the clerk is not competent to wait on trade, do not ask him to do so. If it is right for the proprietor to make such cuts, the clerk should have the same privilege.

The trouble with a great many people is that they are "near-sighted." They cannot see beyond to-day. They seem to figure that if the sale is not made to-day, it is lost forever, and so they will call a customer back, and try to influence the sale by making a cut in the price. Ten chances to one, the customer will leave anyway. Perhaps he did not intend to buy that day; or he wished to look elsewhere before deciding; or perhaps he was devoid of the "filthy lucre," which we are all desirous of handling. This special offer once made must be lived up to should he return, and the chances are even that he would have returned anyway.

A proprietor injures himself, as well as his clerk, when he takes sales out of his hands, and makes offers which the clerk is forbidden to make. The clerk will never make a salesman if treated in this way. It does not give him a chance to develop; neither does it fill him with that respect and esteem for his employer which makes him feel an interest in the business, and a desire to see the business grow. A store rightly run is one where goods are sold at uniform prices, and where you can be positive that you buy equally as low from one as another. If a

proprietor does occasionally land a sale by such methods, there is just as much lost during his absence from the store, because of the inability of the clerk to handle this class of trade.

Sometimes you may be showing goods to a "looker," who may need only a word spoken at the proper time to transform him into a purchaser. A good many "lookers" are such because they are minus cash. Others are such because they dislike to part with their money, and, because they have an unsatisfied desire for jewelry, continue to be "lookers." Such people need persuasion, and it should be done in a judicious manner. Other customers wish to deliberate over their purchases, and such people should be allowed time to think. There is such a thing as talking too much, but there is just as much danger of saying too little. We often hear of the "silent salesman," but the expression generally applies to mechanical devices which are supposed to so display goods as to promote their sale.

A salesman worthy of the name makes such explanations regarding the goods as may seem necessary, without waiting to be asked. Every one is not familiar with the goods we handle, and while it is not necessary to go into particulars, a general idea should be given regarding the goods, the qualities, and the reasons for the differences in prices. With these explanations, a customer is satisfied, and is able to buy intelligently. A great many people hesitate about asking questions, as they dislike to expose their ignorance, but will allow their eyes to decide for them.

Qualities are so different in gold and gold plated goods, and as all gold goods are gold, and all gold plated ones are gold plated or filled, and as the cheaper grade of filled goods are invariably guaranteed the longest, a clear statement of the facts is really necessary. Some clerks consider themselves salesmen, because they occasionally make a sale to a friend or to a customer who knows just

what he wants, and will buy at that particular store anyway. Others will show goods and merely state the price of different articles, making no remarks regarding the same, or making any explanation why one style of chain costs more than another. In a case like this if any money changes hands, it is the result of the customer buying, not of the clerk selling.

The genuine salesman is full of enthusiasm for his work, and has the ability to suggest articles to customers who are unable to determine just what they want to buy. Such customers are sometimes very difficult to handle, as they either have nothing in mind or they have several different articles in mind. So it comes about that the clerk has to show them almost the entire stock and perhaps leave them as undecided as before; but if he can concentrate their attention on one line of goods, or on one particular article the battle is won. In this connection, a word of advice may be given. Never antagonize a customer's opinions regarding politics or religion, or his preferences regarding jewelry. When you show a half-dozen watches of different prices, notice the one which the customer appears to take a fancy to, and then show him watches along that price, finally concentrating all your energy to sell him the one which he has taken a notion to. It is easier to push than to pull, because you have the customer with you.

CHAPTER XLI.

COMPETITION THE LIFE OF TRADE.

It Draws Trade and is a Benefit to Jewelers—Do Not Talk Against Your Business Rival—On the Contrary be in Touch With Him and Work Together—Exert Yourself to Please Customers—Advertise and Look Pleasant.

"COMPETITION is the life of trade." This old saying is a good deal like that of "Honesty is the best policy."—true, but hard to believe sometimes. We should occasionally stop and consider the difference there would be between things as they now exist, and as they would be had we no competitors. What do we mean by competition, and who is our competitor? In a foot race all who enter are called competitors. In business, however, we cannot call every one engaged in the same business competitors. Differences in location and class of goods carried eliminate some of our fellow-craftsmen. All jewelers have what they call competitors. Those who seem to cater to the same class of trade, and who carry practically the same class of goods, and who, perhaps, are nearest one's location, would most naturally be deemed competitors. Some jewelers form a dislike for these interlopers, as they term them; the one first established going on the supposition that he has pre-empted the entire claim. As a natural sequence of two stores being located in a district where one formerly held dominion, each will get a share of the business, and, unless a hustle is made by the first jeweler, his trade will naturally fall off. But again, sometimes a competitor serves a useful purpose. By advertising and making attractive window displays, he will not only help himself, but you also, as your old friends will be apt to call upon you first for new goods before seeing him. Sometimes a competitor

will enliven business for you. An instance is in my mind now, of a section of a city where a single repairer without stock held forth for years. No one thought it would pay to carry stock in that section of the city. Finally a jeweler opened up with a stock, and was soon followed by two others, all of whom did business. Finally two of them moved away, and one other consolidated two stores and moved from that section of the city. The remaining store was unable to continue in business, because of lack of competition, which had drawn much trade in that direction. People like to look at goods in several places. Each jeweler serves his brothers a useful turn by preparing the way for a sale. By showing goods to people who are not thinking of buying he makes them think about them, and perhaps when they are in one of the other stores they may make a purchase.

An agent for a large safe company was telling me about his experiences. He said that he would sometimes spend a day talking safe to a man who thought he did not need one, and then he finally would go away, with the promise of the storekeeper that he would think it over. The latter would do so, and a few days later another safe agent would drop in, and, catching him in the mood, land the sale without any exertion. Such work may properly be called missionary work and each one profits just the same by the work of others. This only illustrates that your competitor can and does befriend you.

Never berate your competitor. Speak well of him. If you seem jealous of him people will think he is hurting you and will surely go to see him. Some men are continually advertising their competitors by talking against them. Do not believe all the reports that come to you about your competitor. Do not take it for granted that he is selling goods at the cut prices which

people tell you about. Customers often tell things which are not absolutely accurate. If they tell them about your own store you know better, but if they tell you that your competitor does thus and so, how quick you are to believe them. People come to know these things, and some, if they find they can save 50 cents to a dollar by prevarication, will do so. Another incident will illustrate this. The writer was showing alarm clocks, and the customer was attracted particularly by a $1.50 clock but informed me that a friend of his had bought one from us for a dollar. Upon my assuring him that such was not the case, he asserted that "if it wasn't a dollar it was $1.25," but finally ended by paying the price asked.

Then again, people not qualified to judge about qualities will make misstatements unintentionally. If you will take the trouble to get acquainted with your competitor, you will find that he is a pretty fair sort of a fellow after all, and you will not believe that he says the things which are reported to you; neither will you say anything against him, as your acquaintance and friendship will prevent it. Each can and should benefit the other. In a small town where there is no jobber the value of a friendly feeling between competitors cannot be overestimated. Small material, and even stock of various kinds are needed almost every day. How much better to be able to go to a brother jeweler and find him willing to accommodate us with the needed material or goods at a reasonable price, than to have to wait several days or send our customer to him, because of the delay. A man to have friends must show himself friendly. Perhaps your competitor has had the same opinion about you as you have had about him, and perhaps both had a little reason to think that way, and so both were partly in the right and partly in the wrong.

A competitor is not necessarily unfair because he sells goods at lower prices than you. Difference in buying, or different ideas of what profit to place on certain lines

of goods, make this diversity in prices. By associating with competitors and talking over trade matters with them and comparing prices, perhaps these differences may be overcome.

In most cases competition makes it "the survival of the fittest." If there are good and sufficient reasons why the populace should trade with you let them know about it. Show them that you mean business when you say "we want your trade." Be willing to exert yourself to please. Talk it in your ads. Show it in your face. Do not rely on location, length of time in business, or any other superficial reason for success.

Let competition develop the best there is in us. Let it arouse within us our ambition to be the leader in the city. Let our ads, our show windows, and our stores extend to all a welcome to call, and look, make comparisons, if they wish, and that we are perfectly willing to abide by the result.

CHAPTER XLII.

BE GENEROUS TO CUSTOMERS.

Be Sure, However, and Make Them Pay for the Generosity —Little Things that Can't in Reality be Charged for Oftentimes Bring About an Important Sale.

"SOMETHING for nothing is what everybody is anxious to get, and no one to give." Such was the beginning of an advertisement sent out by one of the watch case companies some years ago. Nevertheless, the retail jeweler will always be compelled to give with each sale, something which costs him money, and it should be considered in establishing the price of his goods. Take, for instance, the cases required for watches, rings, brooches, cuff buttons, scarf pins, earrings, and so forth, which cost the jeweler from 25 cents apiece upward, according to quality. Some stores charge extra for these, but that is a mistake. Make the price of the article enough to cover the case, and throw that in. It strikes the average customer as rather small to be charged 25 cents to 50 cents extra for an article which cost, say, $25. It is surprising how the offer of a case with an article will effect the sale in many instances, where the customer was undecided. Somehow an article looks better when it is set aside from the rest of the stock. When the customer leans toward one particular watch, just reach for a velvet watch box and set it in and call the customer's attention to it, and, nine times out of ten, the remark that you will give that with it, makes the sale positive.

Cases of this kind should be of good quality. Do not make the mistake of getting the cheapest you can buy because you are going to give them away. Give one that will not only satisfy, but please, and will make the recipient thereof compliment your store, not only for the

ring or watch purchased, but for the handsome case which you gave with it. Then, again, the having of a case to give away, does away with attempts to beat down on the price. When a customer asks for a better price, and you show him the case you intend to put the article in, the fact that you are showing a generous spirit will often disarm him. Then, too, it will be easy to say that if the case is not desired, you can make 50 cents difference in the price, and the average customer will pay the full price and take the outfit complete.

In the jewelry business as this is written, there is a leaning toward signets of every description, and so we find signet rings, signet bracelets, signet fobs, siguet brooches, signet hat pins, signet chatelaines, etc., all calling for free engraving. The stores fortunate enough to number engravers among their staff are in a position to be congratulated, but such stores do not appreciate the value of what they give away in this line as well as those stores which have to have such work done out by the piece. The stores with an engraver very often can land a sale, by the offer to engrave in a short time an article selected. This is a department where the smallest store carrying even a limited stock can claim prcedence over its largest competitor, if there is a marked difference in the quality of engraving done. People would rather pay a good price than have something given them in the way of engraving which, instead of adding beauty to the article, detracts from it.

So, if you do not number among your employes a first-class engraver, make arrangements with one to do your work. Do not save money by doing it yourself, unless you can do it well. If the work is poorly done you will average one sale to a customer. Whether you do it yourself or hire it done, when you are taking an order for engraving, get an idea from the customer as to what style of type or lettering they prefer. People and their ideas differ greatly, and what would be pleasing to one would not even be accepted by another.

Some people consider Old English the finest style of lettering, and some the block, while others want "writing letters." Some think the "cypher" monogram inferior to the old style block letter monogram, so there you are. If you go ahead wth the work you are as apt to displease as please them; but with their idea of what is the prettiest, and neatest, and most up-to-date, you can go ahead and be very sure to suit them. If people are satisfied with the engraving they will speak of it to their friends, and you will be the gainer thereby.

Of course, we give away time in large quantities showing goods, but other stores do that. The regulation of watches, the winding of key-winders for those who have forgotten to do so and are without the key; the time spent in examining treasures picked up by the way; weighing and testing old gold and silver; examining diamond settings and seeing that the stones are secure; giving opinions as to the advisability of having changes made in the settings of rings, brooches, and so on; the kindness of heart which leads us to discourage people from spending money having imitation stones mounted; the cleaning up of articles "while they wait," and so on indefinitely. It does seem as though the retail dealer in watches and jewelry has more calls made on his time, for which he receives nothing more than thanks, and not always that, than any other business that one can think of. He naturally has to make change and sell stamps in common with other dealers. So I would close with this word of advice to fellow jewelers. Do cheerfully all that you necessarily must do for nothing, but, for goodness sake, don't do anything for nothing for which you can possibly make a charge. In all possible cases have these little jobs left, as you can charge 10 cents apiece for many which would go for nothing if done while the customer waits. If you give anything away, give the best you can afford. Always, however, try to cultivate the good opinion of your customer, whether you sell him something at a profit or make him a present.

CHAPTER XLIII.

THE AVERAGE MAN DESCRIBED.

The Jeweler Should Cater to the Middle Class, as They Pay the Profits—Have Only One Price—and That Plainly Marked—Treat All Customers Alike.

IT is a fact familiar perhaps to every reader that many ministers of churches, in addressing their congregations, make it a practice to select some particular individual in the audience toward whom they direct their remarks. In this way they can make their sermons more personal in character, and more effective in results. It is a hard matter to talk in the air.

It has also been said that many pulpit orators deliver their sermons in language which the simplest of their hearers can understand. There are lessons right here for us to learn. Let us look for the average man. Not the richest of our acquaintances; not the poorest; not the most learned; not the simplest, but the average man, or the middle man, as you may choose to designate him.

The stores which have obtained the highest measure of success, have been those who have catered to the wants of the average man. Take the use of our show windows for instance. Suppose that we fill our windows with nothing but expensive goods, even without putting price marks on them. How many sales will result from that especial display? Few, indeed, in the opinion of the writer. Suppose that we fill it with cheap jewelry to sell at 25 and 50 cents each. What opinion will the passing throng form of our store and its equipment? Will they not size us up as a cheap, or trashy store? A fair place to buy a trinket if you only wish to

wear it a few times and throw it away. But the right idea, is, to appeal to the average man through our windows. So, while we are particular not to display any goods which will not wear and give entire satisfaction, we should make it a point to have the majority of the goods, so exhibited, be of the kind known as popular priced, or medium priced goods, etc. In this class will be found diamond rings selling at prices from $15 to $50. Rings from $2.50 to $10. Cuff buttons from $1 to $10. Scarf pins from $1 to $5 and so on, remembering that these amounts are carried by the ordinary class of people, who may decide to purchase if they happen to see what they want. Who is the average man? He is the man who wishes first quality goods, but who is willing that you should make a profit on your sales. He would not buy a so-called bargain in jewelry, because he does not rely upon his judgment to select his jewelry, but prefers to patronize a reliable store whose guarantee relative to qualities he can believe. Such men constitute the large class denominated as the average man. Sometimes it seems as though they were a small minority of those with whom we come in contact in our business life, but such is not the case. The customer who knows it all about watches, jewelry and so on (and has looked over jobber's lists shown him by jewelers who wished him to see what a bargain they will give him in a watch), should not be considered for a moment. When you meet a man who begins to talk about what he can buy the same thing for elsewhere, do not argue with him. Assure him of the difference in qualities which exist, and that while you have no knowledge of what he has seen elsewhere, you cannot believe that he can buy the same quality goods for less money, and that he has probably made a mistake. Then tell him if he can trust his own judgment then he is safe in buying where he considers it to be to his immediate advantage. Such ar-

guments will generally land him, but if not, forget him as soon as he has left the store. Then there is the chronic kicker who always has a complaint to offer, but who is way in the minority. There is a sure way to gain more of the customers of the average type, and reduce the others. Cultivate an independent spirit; one that will make people respect you. Be a man. Be the proprietor and manager of your own store. Treat all comers alike as regards the price of goods or repair work. Also make good all guarantees. Do not, however, allow any one to compel you to make good broken parts which do not come under your guarantee. Of course, there are cases where concessions are necessary, but such should be made voluntarily, without coercion.

We must appeal to the average customer, because we must have his trade whether we have that of others or not. We cannot depend on the rich alone as the rich man does not expect to pay until he gets ready. We cannot appeal to the poor man because we will not sell him on credit, and he has not always the ready cash. The customers we are looking for belong to the great middle class, for they buy more jewelry than the rich, and they pay for it when they get it.

The average man is attracted by business conducted on fair principles. The store which plainly marks the price of each article and sells the article at that price, is the store which holds the respect and patronage of the average man. A man who is looking at a $10 article and offers $9 for it and is promptly taken up, regrets that he offered so much and is dissatisfied. Had his offer been met with the reply that the policy of the store was to treat all comers alike, and that when an article was priced, it was priced with the amount which it was to be sold for, and that one thing he could depend upon, namely, that no man could buy that article for less than he; would it not have resulted in the sale at the full price

to a satisfied customer? If a store intends to sell to each customer at a uniform price why should it be necessary to have the price in characters? Does it not more surely impress a possible customer with the reliability of the store to find that the selling prices are recorded in plain figures?

The average man does not expect to buy goods less than cost, and you insult his intelligence when you tell him that you sell goods less than cost. Instances could be cited, showing where sales have been lost, when nearly completed, by such remarks. The average man is familiar with the purpose of business and does not expect things for nothing. So respect yourself and conduct your business on lines which will compel the respect of the average man.

CHAPTER XLIV.

THE GOOD WILL OF A BUSINESS.

Methods by Which a Valuable Asset May be Built Up—Courtesy, Thoroughness, Attention to Details and Promptness Strong Factors.

WE often read of one man selling his stock and good will to a second man, and the thought has often come to me, as to what the value of good will is, and the several reasons giving it this value. Good will is that part of a man's assets whose value can only be estimated and never entirely appreciated. What constitutes the difference in two stores in the same line of business each carrying approximately the same stocks, each situated as advantageously as the other, and catering to the same class of trade? Why is it that one store is taxed to its utmost capacity to handle a constantly growing trade, while the other store has plenty of room for improvement? Why is it that two men, with equal education, equal capital, and equal opportunities, will arrive at such vastly different stations in life? There are certain fixed rules for success, to which you can add, but you cannot substract therefrom and be equally successful. As a means of winning and holding trade (fair dealing always supposed) a man's personality enters to a considerable extent. This applies to proprietor and clerks alike. The same magnetic qualities which appeal to men politically also draw and hold them in a business way. What constitutes the successful politician also constitutes the successful business man. A man must know his customers not necessarily by name, but he should have his eyes open when passing along the street, so that he will not pass by the young man who bought the diamond ring yesterday, and feels that he has an acquaintance with the jeweler, and expects to speak to you as he meets you. If your attentions to him yesterday have made him feel that you were not interested in him and his trade, aside from the immediate benefits to be derived from the present sale, he perhaps will gain the idea that your friendly feeling for him is merely a matter of dollars and cents, and may result in his going elsewhere the next time.

It is impossible that a dealer in any of the cities should know any considerable portion of his trade by name, but faces should be kept track of, for more reasons than one. How many thefts have been committed right before the eyes of the jeweler or his clerk, or both, and neither one be able to give an accurate description of the visitor. The power of observation can be developed, and should be. Courteousness to all comers, whether rich or poor, educated or simple, influential or otherwise, always pays. A man's influence often counts for more than his trade. Who these influential ones are is hard to tell. Often times the man who is apparently the most influential would not think of recommending you to possible customers, while others, pleased at your courteous treatment of them, will go out of their way to do you a good turn. Diplomacy is another valuable adjunct to a man's character. The value of being able not to argue or dispute statements made, which are of no considerable importance to oneself, is inestimable. How often a man will take up the cudgel in defence of some political celebrity, and thereby offend a possible customer. While believing in a man having his pronounced views on all subjects of importance in politics, either national or local, the writer is deprecating the advancing of these opinions to unwilling and unbelieving listeners, whose opinions are unchangeable, and whose trade may be lost through such conversation.

Thoroughness is necessary to make a business foundation secure. Haphazard methods bring only temporary successes. Attentiveness to business and details is nec-

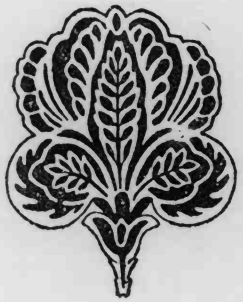
essary. The habit of writing down just what a customer wishes about repair work, so that when they call for the ring which was to have a new setting or a new band, they will not be handed the old ring repaired. We are none of us infallible, and the memories of most of us are taxed too heavily to stand the continual strain of remembering this and that little matter. It is but the work of a minute to write down what is wanted, and then you have it. So, too, about goods to be ordered to-day, and promised to the customer in two days' time. They call in for the article, and, by so doing, remind us of the fact that we have never ordered it. We do so that day of course, but perhaps they forget in their turn to call for it, and the sale is lost. A memorandum at hand to which to refer and a small card system will obviate this breach of memory.

Honesty, truthfulness and sobriety are all necessary to give a store a first-class reputation, and their necessity are too well known to need comment. Promptness also tends to give a store a run of desirable trade, which other stores are unable to control through lack of this. Promptness does not necessarily mean doing work any quicker than you do now, but it does mean so systematizing your work, and arranging its accomplishment in such manner, that each job is ready when called for. It does not necessarily follow that you must do work while people wait, or while they are down street. Allow a suitable time for the work to be done, and have it done then. People are not in such a hurry for their work, but they like to know when to come to get it, thus saving time and energy.

All of these different habits of individuals tend to make up the policies of the store, which creates a certain friendly feeling for a store, which is of considerable value, but which cannot be set down in dollars and cents. A new proprietor of a store, by pursuing the same methods, may hold the same trade, or he may by an entire change of tactics, lose the benefits accruing to that store

from its conduct by the first proprietor. People trade in a store either because of its convenience of location, or because of the way in which they are treated. Naturally the store with the best location has the advantage, because they can also work to hold their trade, but the store not so well located can draw its share, if the fame of the proprietor for fair, square dealing becomes known, as it surely does. There may short cuts to success, but the good old way is the best and most satisfactory to a man's conscience after all.

In considering this subject it has been my aim to point out that the good will of your customers is the principal thing you should work for, thus building up a friendly feeling for a store itself, which makes it desirable that a new comer should buy out an established business with its good will rather than open up in a brand new location.



CHAPTER XLV.

FRIENDSHIP IN BUSINESS.

How a Friendly Greeting and Kindly Attitude Helps One With the Wholesalers—Acquaintances Turned Into Valuable Friends—Courtesy Towards Competitors.

WE are all apt to place too small a value on our friendships, and never realize their importance until we lose some of them. Personal friendships should be cultivated. Acquaintance is not enough, "A man to have friends should show himself friendly." Be friendly. One never knows when he may have need of friends,—not necessarily to loan him money, but to speak a good word in commendation or defense of him.

We should also strive to so conduct our affairs, and govern our words and actions, that we will have the friendship of the wholesalers from whom we must obtain a large share of our merchandise. Be gentlemanly to all comers. A man who uses all traveling men as though they were interfering with his business, and who acts in such a way that they can see that their visits are not appreciated, cannot be said to have their friendship. They would cease to call upon him if their house did not insist. But how different with the jeweler who has a friendly greeting for all comers, and who has the ability to send them all away satisfied with the visit, whether they buy anything or not. Such jewelers receive the best advice which the salesman is capable of imparting relative to goods, and the prices are generally right.

Then, too, there is the friendship of our brother jewelers. It pays to stand well with them. It costs nothing, and does lots of good. How often a jeweler, through jealousy, will make remarks regarding his competitor, that will make it impossible for him to call upon

that competitor for the slightest accommodation, even if he is sorely in need of that favor. There are various ways of courting the favor of brother jewelers, even where not acquainted. If you have not in stock what a customer is seeking, and they are about to leave your store, why not suggest to them that they try Blank's, or Smith's. If they go there they will very likely speak of the fact that you referred them, and the jeweler so benefited may have occasion to return the compliment with interest. The writer had an incident of "bread cast upon the waters" several years ago. A gentleman caller, complaining about his glasses, mentioned the fact that he had bought them at another store, and requesting the writer's opinion as to whether or not the glasses were right. He was told that the firm he mentioned were perfectly honorable, and would be glad to make right any errors in fitting. He took the advice, and went back to the original place, where the necessary correction was made, and the customer satisfied. The customer mentioned the fact to the optician that we had referred him back again, and, through this one act of courtesy, we were recipients of many a referred customer for jewelry from the optician.

But the jeweler derives most good from the friendship of his retail customers. A friendly word spoken here and there does worlds of good. One may blow his own horn all he pleases, and people will make due allowance for all that he says. "Let another praise thee, and not thine own self," is good advice to follow, but suppose no one praises you. A man must necessarily speak well of himself, his business and his business methods, but if he can only develop the faculty of making and keeping friends, he will have people working for him all the while who demand no salary, and whose influence is practically unlimited in making sales.

A good many jewelers and other tradesmen, go to certain places, join organizations and churches, for what they can get out of them. Such people generally realize but little from their misdirected efforts. People are will-

ing to serve you, but they do not like to feel that they are being used, or that they are valued solely for what can be gotten from them.

Every self-respecting person considers himself of a certain amount of importance, and that his friendship is worth having. This certainly is true. The retailer should consider the light in which he views the traveling representative who in his frequent trips is voluble in his greeting, but who takes a hurried departure when he finds out that there is "nothing doing." How differently we view the expected arrival of our friends in the wholesale trade with whom it is possible to spend a few minutes in conversation regarding current topics.

It is said that first impressions are the most lasting, and we should strive to see that first, second and last impressions are made to the effect that while we are in the jewelry business, it is still possible for us to spend time conversing with people, without talking "shop." It is no wonder that so many writers discuss the bad form of talking "shop." There is a time for everything. We should show our friends that we are interested in them, in the things that they are interested in, and that we like to know what their plans are for their summer vacation, or winter trip, or what books they are reading, what plays they have seen, and so on. A man, truly, cannot depend upon his friends and expect to hold the trade of all, but it has been the experience of the writer that most friends are willing to give one a chance, but the jeweler should encourage the calling of a friend at his store, by showing them whatever they are interested in, and not urging the purchase. Make it easy for customers generally, and friends particularly, to call and look. The more people look at your goods, the more goods you will sell. Therefore, encourage the lookers. Encourage the friendly call, but never allow it to interfere with business. A call of a friend will break the monotony of the day's work, and your friends by calling will see your stock and be able to recommend others, if there is nothing they need themselves.

CHAPTER XLVI.

DO YOUR BEST, AND DO IT NOW.

An Easy Matter to Acquire the Habit of Carefulness—Don't Procrastinate on a Disagreeable Matter—Avoid Slip Shod Methods—Good Work is its Own Reward.

IN whatever you undertake to do, always do your best. This should be the rule of every one of us.

It is an easy matter to acquire the habit of carefulness or the habit of carelessness. Once formed, either habit become part of a man's daily life. If he has become accustomed to thoroughness, it is shown in the manner in which he performs his duties. If he is naturally careless it is shown in his conduct and in his remarks. "That's good enough." We've all heard it and doubtless all used it to a greater or lesser extent. When a man finds it necessary to offer himself or his fellows an explanation or apology of this sort, he knows that the job is not done as it should be. How much better to spend a few minutes longer and then tell oneself, "That's all right." Both are short sentences, but each conveys a world of meaning and of two entirely different sorts. Slipshod methods are never productive of any good results. It is so easy to put off from day to day needed work in various lines. If a job is brought in which does not strike us as being a desirable one, action will be postponed from day to day, until repeated calls from our customer will make it imperative to make a decided move of some kind. Perhaps we will get it from our shop and hand it back with the remark that it will not pay to fix, or something of that sort. Or perhaps we will go ahead and do a different kind of a job from that which was ordered (we in the meantime having forgotten the exact orders given), and dissatisfaction is the result.

If we have a mean, disagreeable job hanging over us, let us do as our advertising friends in the magazines advise,—"Do it now." It is wonderful how much of a load is lifted from one's shoulders by conquering one of these jobs. There is only one way to do work and have it satisfactory to the jeweler and his customer: That is, the right way. If we are not satisfied with a job done, we should do it over and thereby "make assurance doubly sure," in order that our customer will be pleased. It is not enough that the customer offers no complaint, or a very slight one, and takes the work along. Some people do not like to find fault and would rather take a job to another store to have it done over again rather than make a complaint.

What is the result, if a customer does take work, supposedly done right at your store, to a competitor to have it done over again? Comparison, so natural, between your methods and those of your competitor, with the odds in his favor will result. The natural inference of the customer is that jeweler number two is the more competent, whereas the real distinction may lie in the habits acquired, one jeweler being careless and the other thorough. Their natural abilities being equal, Number Two is bound to win out. So often we hear remarks that "this job does not hardly suit me, but I'll show it to the customer, and if he kicks, we'll do it over." Do it now. We none of us like the kickers, but after all is said and done, the kickers come pretty near getting their rights. The Good Book tells the story of the widow and the unjust judge, who finally granted her petition because she "troubled him" sufficiently.

Every jeweler has more or less work which it is necessary to send to other repairers who make a specialty of doing difficult work, and who, by reason of more experience with such work, are more liable to have success with it. The jeweler who sends his work to such repairers does so because he expects his customer to be served better, and as he has to assume the responsibility resulting from such jobs, he should insist upon their being done right. You cannot afford to lose customers as the result of others' negligence. You should be just as particular with such work as you are with your own, but no more. Your customer, paying you your price for work, demands satisfaction, and it is your business to give it. Charge as much as may be necessary to cover the expense, but be sure that it is well done. Never tell a customer they would not be willing to pay for a first-class job. Always talk to customers as though you took it for granted that nothing short of the best would suit them, and that the expense is a secondary consideration. Every one of us has listened to tirades against other jewelers, regarding methods and so-called unfair treatment. The wise man takes no part in these discussions, but proceeds to learn a valuable lesson therefrom.

While no human being can please some of the people we run up against, one can come a good deal nearer pleasing every one if he does his best. Articles sold should if necessary be cleaned up without waiting for a customer to request it. So, too, a case given with an article should be spotless. Do not think that anything short of the best will do. People buying articles often overlook small imperfections, but upon later scrutiny these are brought to light. If the jeweler has overlooked these, he is blameless, but if he has knowingly sold an imperfect article on the theory that the customer will not notice it, he deserves any condemnation which they may be pleased to bestow.

The satisfaction of a good deed is often spoken of, but it exceeds but very little the satisfaction of a well-done job, whether it be of repairing or engraving, or any small job around the store. "Be your own boss." We see these words in the different magazines encouraging the young and unsophisticated to invest money in businesses they are not acquainted with. But we should work so that we will merit our approbation, and if we make ourselves overseers of ourselves and can suit our taskmasters, we can come pretty near suiting our customers.

CHAPTER XLVII.

HAVE CONFIDENCE IN YOURSELF.

If You Don't Have Confidence in Yourself, Who Will Have Confidence in You—Be Careful How You Make Prices, But When Made, Stick to Them.

"Know then thyself, presume not God to scan,
The proper study for mankind is man."

ONE who determines to become an athlete must learn just what exercises he must practice in order to develop certain sets of muscles: one exercise perhaps for the muscles of the back, another for the chest, another for the forearm, and so on. It is no wonder that after years of training we find some men so wonderfully developed physically. A professional man arrives at his station in life after years spent in preparatory study, and in acquiring practical experience. But what a difference in business life. A man will buy a stock of goods and open up in business, sometimes without any knowledge of the business, except where to obtain his supplies. Jewelers generally are better prepared than most business men but all are lacking in many points.

To obtain a full measure of success, certain qualifications are necessary. Having the qualifications, how are we to impress our customers regarding our capabilities? By practical demonstration, of course. But how are we to obtain the opportunity to demonstrate our abilities? We must show by our conversation and actions that we are self-confident. People often ridicule the man who thinks he knows it all, but they respect him just the same for his self-confidence. If you had a case at law, you would want a lawyer who had confidence in his abilities to handle the case properly. If you had need of a surgeon you would want one who would go ahead without unnecessary delay. People for the same reason bring work to you, and, if you appear to understand your business, they leave it in perfect satisfaction that they will be attended to in a first-class manner.

In the sales department knowledge of qualities and necessary profits is essential. If a customer asks a question regarding qualities, he should be answered promptly and intelligently. If you have confidence in yourself, and your buying abilities, and understand the marking of goods, you more easily obtain and hold the confidence of your customer. A jeweler should always remember that people rely more or less on his judgment when they buy from him, and that his reputation is at stake when he makes statements relative to qualities.

A jeweler should know what profit he must ask on his goods, in order to show a gain after his expenses are paid. The actual difference between cost and selling price is not profit. The legitimate expenses of the business form a certain per cent. of the total receipts of the business, which percentage must be added to the net cost of the goods before the profit can be figured. After once establishing your price, maintain it. Have confidence in your prices. Your customer will respect you and your methods more, and you will do business over and over with him without his asking for a difference.

When the bicycle business was at its height the writer was one day in a bicycle store awaiting his turn, and heard a conversation between the cycle dealer and his customer. At that time wheels sold for $125 down. This dealer after showing one of the high grade wheels, showed a cheaper grade, with the remark, "There's a wheel we can sell you for a hundred dollars, or, on a pinch, we can sell it for ninety." He did not have confidence in his price, and so quoted the lower price in the same breath. If he made the sale, which price do you think was paid?

If we should take a glance over any one of the several courses in hypnotism, we will learn that before we proceed further we must first learn to control ourselves. This once accomplished, we can begin to exercise control over others. If we wish to obtain the confidence of our customers we must first have confidence in ourselves. One way to develop confidence in ourselves is to be as independent and self-reliant as possible; not independent of advice, but having that ability to decide things for ourselves. The person of wavering mind, who must necessarily consult this one and that one before deciding, and who is never satisfied then, cannot accomplish much in this world. Neither, perhaps, does the hit-or-miss style of doing business. A man should consider well his business movements, but should learn to depend upon himself. Make mistakes if necessary, but learn through mistakes. Try not to make the same mistake twice. That is improvement. The too cautious man makes few mistakes but accomplishes little. The captains of industry are those who have had confidence in themselves and have gone forward to victory after victory.

Mistakes made in quoting prices on repair or new work form an education valuable in the extreme. If we lose a dollar on a job, we'll remember it whenever we see a job of like style and will give a price accordingly. If a jeweler states a positive price to a customer, the writer believes that he should hold to it, even at a loss, as it is better to lose in money than in reputation. You may never have a similar job to do for that customer, and if you do, it is not necessary to do so at a losing price.

Always talk confidently about business in general, and your own in particular. Never express any doubts as to the outcome of business. If asked for special discounts or terms, and you can refuse and look the man straight in the eye, he believes you, that you cannot afford to do it. This is confidence. Have that same confidence in yourself. "Virtue is its own reward."

CHAPTER XLVIII.

LUCK OR PLUCK— WHICH WINS?

In Most Cases All the Argument is in Favor of Pluck—The Man Who Works Hard and Enthusiastically for His Employer or Himself Usually Wins.

JEFFERSON, in the Declaration of Independence, held that "all men are created equal." Eighty-seven years later Lincoln declared the negro the white man's equal, in so far as the rights to liberty and the pursuit to happiness. All men, however, are not equal. Given the same talents, two men ought each to accomplish practically the same amount of work, if engaged in the same occupations. Two boys, each equally bright, each able to learn his lessons, without especial effort, and who never fail to rank well on examinations, finally graduate and enter business life, each in relatively the same position. Twenty years later finds one still holding down the same position, while the other is the head of a large manufacturing business. Wherein lies the difference? Perhaps the man in the smaller position believes that he is a creature of circumstances and his friend a child of luck. So often we hear people speak of a successful man as being lucky, or that everything he touches turns to money. Luck very seldom places a man above his fellows, while pluck almost always does. A man who depends upon luck seldom amounts to much in the business world. He belongs with the self-satisfied person, who relies on his own superficial knowledge and upon being able to bluff his way though. Men of this calbre must necessarily fail sooner or later. Not so he who is plucky and understands that no man pays an employe any more or keeps him any longer than his services are worth a certain sum more to his employer than what he is paying

him. Such a young man, while congratulating himself upon securing a position with a first-class firm, does not consider the battle won but just begun. He intends to make sure of his present position to-day and of a better one to-morrow by being thorough in his work and by constantly improving himself. The man who is valuable to his employer is he who is competent and who is willing to assume responsibility, and he it is to whom the employer looks when changes in the personnel of the staff makes possible and necessary promotions along the line.

All of us are anxious for worldly success, in so far as the desire is within us to be able to spend large amounts in various channels, either in travel to distant lands or within our own borders, or in home building, or whatever our enthusiasm tends to. But he whose ambition for success begins and ends with "I wish" never acquires the success for which he pines. It is he who, while he hopes for future greatness, sets about making that greatness possible; who, while holding a subordinate position, by work and study fits himself to fill the advanced position with the attractive salary which he craves. Pluck gets the advancement, while luck tarries behind. While most of the readers of these articles are their own bosses, still the same rule applies to them. It has been said "that if a man can do something better than anyone else, he can do business in the middle of a prairie." This may seem improbable, but it serves only to illustrate the importance of thoroughness, which to my mind is but the natural result of pluck. The man who depends upon luck is apt to acquire a procrastinating habit. He waits a day or so, expecting that he will feel more like it or it will come to him. Pluck manfully tackles anything. Too many fail through lack of thoroughness. Their natural abilities and their opportunities equal those of their apparently more fortunate brethren.

Thoroughness means effort, and this some of our young business men are not desirous of making. To-day I heard the remark that if we were all millionaires we would all starve to death, because there would be no

tillers of the soil. All would wish to take things easy and merely live upon the interest resulting from their investments. So it is well that we have to work to support ourselves.

Some men, however, can work well for others; better, in fact, than they can for themselves. Why is this? It would seem that a man would work harder when the results of his labor went to himself rather than to another. Is it because a man feels that he has reached the summit when he has a sign over a store, with his name blazoned upon it, and has a complete outfit of letterheads and envelopes, billheads and statements, and now feels that after being confined to certain hours for so long he will get down a little later in the morning, take a little longer for dinner and supper, and take other little liberties with himself which were impossible when he was employed by another. These liberties, perhaps harmless in themselves, are hurtful in the end, as they encourage laxity and carelessness. Then, too, in many establishments it would mean a loss of time of his employes while he killed time himself.

A man must have self-respect if he wishes the respect of others; so, too, he must be as faithful to his own interests as he would to those of another if he would have success. People watch you when you are in business for yourself. If you are employed by another, it becomes a question of satisfying him, but as your own employer you must satisfy the multitude. Many hold aloof until the pluck of the new jeweler has demonstrated that he is in the field to stay, and then they will bestow the patronage which was withheld when most needed.

Pluck, while convincing one of the positiveness of ultimate success, encourages one to persevere in his determination to succees, and through perseverance a man achieves thoroughness and the ability to await with patience the results of his labors and to work while he waits. Lack of ability doubtless holds many down, but lack of thoroughness and lack of a willingness to win success on our merits shuts the door to many more.

CHAPTER XLIX.

COMPARING NOTES PROFITABLE.

How the Exchange of Views Among Jewelers May Prove of Mutual Advantage—Don't Ignore Your Competitors —To Your Friends, Be Friendly.

"COMPARISON suits us." How often we hear those words, or those other words of like meaning, "See our goods and compare our prices with others before purchasing." Whether or not it is because of this continual agitation to compare, we, the public generally, unconsciously make comparisons of different kinds. We compare this house with that; the pavement on this street with the pavement on the next; this church and its pastor with its neighboring rival; and, also, we compare this store with the other, and thus we will hear a man advised by one friend to have Smith repair that French clock, and, later in the day, to reassure himself that he is going to do the proper thing, he asks another friend what he thinks of Smith as a repairer, he may be told to keep away from him. Such comparisons are not always pleasant or profitable, but there are ways in which comparison can be made to give us necessary assistance. One way is by comparing notes with our fellow-craftsman. Of course, as a preliminary to such comparison, a friendly acquaintance is necessary, but this is easy enough to obtain and hold.

In cities where organizations of jewelers exist, it has been found mutually profitable to interchange views on different trade topics at the meetings. But it is not necessary to await the formation of a jewelers' club to begin to compare notes with our tradesmen. It has been said that jewelers are loath to part with information they have acquired, preferring to keep that knowledge secret and as part of the assets of their business, believing that

others can find out these things for themselves in any way that they can. But have these people who figure that way ever stopped to consider that perhaps the man sitting next to them, feeling friendly and cheered on to do it, because of the first man's generosity in imparting valuable information, may go him one better and doubtless tell him something worth dollars to him?

It is a good habit to form of dropping in to see our competitors occasionally, as it gives an opportunity to correct false impressions regarding our methods of handling and treating customers, or reported statements said to have been made by us regarding our competitors. With some dealers (who, perhaps, are not acquainted with you) the fact that a customer says that he can buy a certain kind of watch from you for a less price than is asked by your competitor, will result in permanent cut in price of that article and the creation of a bitter feeling toward you. If you are in the habit of dropping in once in a while to see him, he will feel well enough acquainted to ask you whether or not you sell goods at such and such prices and an opportunity will arise for comparisons and a strengthening of confidence in the prices quoted.

Another important feature not to be overlooked is the fact that friendly competitors are enabled to ask questions of each other which, asked by an unfriendly one, would be deemed intrusion or undue curiosity. For one thing, the man who is not acquainted with his competitor, and whom we will designate as A, will see in B's window a line of goods which he (A) does not carry in stock. From time to time he will notice them, and, perhaps having a call or two regarding same, will decide to put in a line, fondly imagining that he is going to get his share of that business, and that B will not have it all. But if he were on terms of conversation with B, and could ask him in regard to the sale of those goods, he perhaps would find that it was a dead line and would save himself the folly of an investment. In this way he would save many dollars as the profits of his brother jeweler's experience and advice. "A man to have friends must show

himself friendly," so a man who wishes to learn must be also willing to impart. Business conversation is not wasting time. Whatever will help you make yourself a better business man and to run your business better, be it large or small, is profitable usage of time. Improving oneself is a satisfactory occupation and we can all stand it.

There are other comparisons equally profitable. Comparing the appearance of our store with another either will encourage us regarding its condition or will stimulate us to improve its appearance. Then, too, the habit of having records at hand regarding the previous year's business, so that if things appear slow, we can easily refer back and perhaps find that we have either made a substantial gain or are still holding our own, or that the falling off is scarcely worthy of notice.

Then another valuable comparison is that of goods bought from different concerns. While the writer does not advocate the judgment of a concern or its prices from one or two articles, yet, if different houses have their different leaders it is to our advantage to take advantage of them. The more businesslike you are, the more you are respected by all and the better your credit will be. There are some things the small dealer cannot well emulate about his larger competitor, because of the expense. He cannot take large spaces in the newspapers to tell his tales of the wonderful fairyland existing at his store, and with beautiful goods, only waiting for some one to come along and produce the medium of exchange to obtain possession of them. He cannot distribute flowers and potted plants; he cannot have afternoon band concerts. But he can follow the big concern in attending to customers promptly; in answering promptly and courteously, out-of-town inquiries regarding goods; answering letters from his creditors; paying bills promptly, if he has the money, or notifying his creditors when he expects to have the money.

CHAPTER L.

EVILS OF PROCRASTINATION.

The Habit of Postponing Jobs of a Trying Nature is Easy to Acquire and Hard to Shake—How This Applies to the Jeweler—"Do it Now."

"PROCRASTINATION is the thief of time." How familiar this saying is, and how true! And yet, how few there are who thoroughly realize it. We often read of misquoted proverbs, or twisted proverbs, but in more cases the meaning rather than the wording is misunderstood or changed. It is an easy matter for two men to read articles, and each one put a construction on it differing greatly from the other. Regarding procrastination, one should consider whether his burden is lessened or increased by practicing it; whether the putting off to some more convenient time, jobs of disagreeable or trying nature, does not increase our load; because, in addition to the final accomplishment of the work, there also looms up before our mind's eye the continual vision of the necessity of its accomplishment. Are we gainers or losers by procrastinating? The habit is an easy one to acquire, and a hard one to shake. We hear so many, when called to do a job, answer, "in a minute." Why not come at once. "In a minute" is but the forerunner of "I'll attend to that to-morrow."

We should reason with ourselves thusly: If to-day we are so busy that we feel like yielding to the temptation to put a few jobs over until to-morrow, and if to-morrow may bring with it more and maybe harder work to do, and we put over a still larger amount of work for the second day following, when, for goodness' sake, will we ever catch up? The consciousness of unfinished work

hangs over one like Damocles' sword, which we are told was suspended above his bed by a single hair or thread. "Uneasy lies the head that wears a crown," and so also does the head of the procrastinator. There is no satisfaction in leaving for home early, when we know full well that there will be numerous claimants for our attention staring us in the face when we arrive in the morning, and haunting us during the quiet hours of the night. Such thoughts are necessarily confined to the business man who has the welfare of his establishment at heart, and who cannot forget the way that he left things when he started for home at night.

When we see how easy it is for us to fall into the habit of delaying about attending to affairs, it is no wonder that the writer of magazine advertisements brings his eloquent plea to a close with a gentle reminder to "Do It Now." We need to have that firmly impressed upon our minds, and it would be a good idea to have a sign up over our desks to that effect. The writer had this subject suggested to him by his own intention to put over work for another day, which took but ten minutes' time to accomplish. Once done, it requires no further worry or thought. Our energies are ready for onslaughts in other directions. A few unimportant matters may so weigh us down that our minds are not free to grasp opportunities or solve problems which demand the very best that there is in us.

When you receive a package of goods by express, or select from the traveler's stock, lose no time in placing these goods in stock. The sooner this is done, the sooner you will begin to sell them. Unopened packages in your safe or drawers filled with desirable goods, unmarked and unseen, will fail to bring even one dollar to the till, but the same goods, marked and placed promptly in the show-window, may result in many sales before others have begun to get ready to show the same lines. Of course, circumstances alter cases, and it may be impossible to attend immediately to such matters, but we should make it a rule to have all goods received marked and in stock, within twenty-four hours after their arrival in our store. A job promised for to-day should be gotten ready as early in the day as possible. Have your word good as your bond. Disappointed customers mean dissatisfied customers, disgruntled customers, disagreeable customers. By avoiding the folly of procrastination, we avoid meeting many of these customers of the "dis" variety.

Then, too, every store takes in a certain amount of work which must be sent away. Either because of the kind of work, and the store's inability successfully to handle it, it must be sent away, or because of the fact that the goods are comparatively new, and must needs be sent to the factory. In either case, to ensure its early return, prompt action is necessary. If we hold the job for three or four days before sending it away, perhaps, in the meantime, the customer will have called, in an expectant manner, and left in a disappointed manner. Then we will take the same time as would have been originally required to do the job, and will send it away, and eventually receive it back, in the meantime putting the customer off from day to day. All this might have been saved by prompt action on our part. Do it now. Then it's off your mind.

You have a letter to write, which will take considerable thought and planning about its contents. What do you gain by putting it off? Perhaps the final recipient of the letter is awaiting its receipt with interest or anxiety. 'Twill take no longer now to do it than it will to-morrow. Do it now. Keep your work well in hand and under control. Then you can drive your work, and not have it drive you.

System is the cry of the age, and it is well that it is so. The habit of doing things in a systematic manner, once cultivated, simplifies to a great extent the work of conducting a business, be it great or small.

If we could all come to a realizing sense of the fact that we do not gain anything at all by putting off from day to day work which should be done at once, we will have accomplished the first step necessary in reducing the evil of procrastination.

If you have to see a man on a disagreeable errand, better do it at once. You'll not feel easy until you have seen him. Perhaps the job will not prove as bad as you anticipated. Anticipation is generally greater than realization. Make yourself another business motto, and live up to it. "Do it now," and everything will move along easier and better than before.

CHAPTER LI.

FORCE OF EXAMPLE.

As Everybody's Example is Followed by Someone, Ours Should be Good—The Proprietor Should Set His Employes an Example of Thoroughness, Punctuality, Courtesy and Industry.

WE little know of how much importance our actions are in influencing others. We all of us have an influence which we can exert for good or ill, as it pleaseth us, but aside from that and independent of it is the effect produced by our actions, whether at work or play. Each man has his model or ideal of what he would like to become. Sometimes a man will make as excuses for his own misconduct or shortcomings, that so and so does the same thing. The man spoken of may be the one whom he has chosen as his particular guiding star in the pathway of life. The man spoken of must stand well in the community or he would not be brought up as citing an instance. When we were attending school, there were certain men whom we inadvertently selected as our own particular heroes. Washington and Lincoln had places in the lists of all. Daniel Webster was my particular hero, and yet one would probably fall short of the mark of perfection were he to follow Webster in all things. His gigantic intellect precludes our following him into the realms of oratory and debate, but perhaps we could adopt some of his failings easily. We should take care that our examples set for others to follow are good ones.

This applies particularly to those who are men of authority, men who have others under them, whether it be one man or a hundred. The example of the boss about many things will be watched and followed. This will all

have its effects on the store system. If the employer exhibits signs of laxity in management, it will mean a similar laxity on the part of each employe, thereby greatly diminishing the efficiency of the store for trade-winning and trade-holding. The personality of each employe of a store reflects to the public outside the character of the store. A store well kept up, and well conducted, will have a large percentage of its trade because of the confidence customers feel in the store, and because of the worth of the store's name on the box or case given with the article purchased. Some people trade at one particular store because they believe they can buy cheaper there, but most people trade at a store because of good treatment and confidence. We should cater to the latter class because they merely wish to receive value received for their money, and expect that one will make a profit on the transaction.

Let us illustrate the power of example of an employer to his employes. The boss is seated at the bench when a customer enters. Perhaps he turns around to see who came in, or perhaps he glances into the glass in front of him. In either case he continues at his work, leaving the customer standing awaiting his pleasure. Perhaps his discourtesy to the customer leaves the latter time to think about it, and when the jeweler gets around to waiting upon him, instead of asking to see the article he intended to he will make some trifling inquiry and leave, going at once to another store. Granted that the jeweler could not immediately leave the work which he was doing, he should either call another clerk, or ask the customer to please wait a minute or two, when he will wait on him. Clerks notice how the proprietor attends to customers and easily adapt themselves to his methods. So, we find some stores, that if a customer enters, he may have to wait until a clerk finishes a conversation with a friend or one of the other clerks, before he can be attended to. The writer, not long since, stood in a store with three others ahead of him, waiting for the clerk to finish a conversation over the telephone, which conversation was of a personal nature and could have been finished later.

Then again, a proprietor, manager, or foreman, who is thoroughly in earnest, and who places a time limit upon himself for arriving at the store, for leaving the same, and the length of time he will take for meals, and living up to the same, will encourage the same habits of diligence among his employes. Few employes there are who will take more from their employer in the way of absences from the store, than he allows himself, because, for very shame's sake, if for no other worthier motive, they will keep pace with him. Then, too, clerks serve more faithfully the man who is faithful to his own interests, because of the fact that he knows how they are working; knows just who are most faithful to his interests, and whom he should promote when there is opportunity to do so.

It is a good deal more satisfactory for store help to hear the proprietor say, "Come boys, let's clean up, today," rather than "Get at this job, and see how quick you can get it done." A hard working boss can accomplish more and get more out of his help than a hard driving boss. Therefore a man who wishes his help to live up to certain rules must himself adopt the same code. If he wishes them to be on hand promptly in the morning, let him be as prompt. Whether he gets down as early as they or not, the time he sets should be lived up to. If he wishes them to be truthful, he should be so also. And so we might go through the list of necessary qualifications for business success. It has been well said, "If you wish a thing done, send some one, and if you wish it done well, do it yourself." If a man does not do the work in his own store, he should know whether a job is done right or not. It is not necessary that he look over every job every night, but he should occasionally do this, as it will encourage the habit of thoroughness among his help. In all factories inspectors of the work are necessary. This is realized thoroughly, and men are well paid for doing nothing else.

CHAPTER LII.

MAKING A SALESMAN.

Some Interesting Thoughts Regarding the Qualifications Necessary for Success in Selling Goods—Experience, Study and Tact Will Help the Salesman Materially Toward Success.

"POETS are born, not made." Salesmen may happen in the same way. Some men and boys are certainly born salesmen, because they are able, without special preparation of any kind, without educational or conversational acquirements, without knowledge of men or affairs, to sell goods. Such salesmen are born such, but there is a question whether salesmen of this type ever rise to any important position. In this day we hear many arguments, pro and con, regarding the value of a college education to one who expects to engage in business, but it seems to me that, all other things being equal, natural abilities, habits and so on, the man who is the best educated will win out easily. Each man may know just as much about the immediate business in which he is engaged as does his competitor, but that is not the whole of it. In calling upon trade, or in conversing across the counter in the retail jewelry store, much conversation must be carried on which is of a desultory character. Topics of the day are discussed by customers in a store, and one should be able to express himself intelligently on them. If one does not appear to wish to talk except about his own business and what he has for sale, many customers will feel that your interest in them is only so far as you expect to get money from them. We are all of us after the almighty dollar, but we should be able to look further than the end of our

noses to obtain it. We should all of us exert ourselves to create and maintain a favorable impression with all who meet us, even in an informal way. We little know when we will need a good word spoken for us, or who among our friends and customers may be the first to have the opportunity to speak it. That man who was in your store to-day, and acted as though he thought all jewelers were highwaymen in their charges, may, after leaving your store, converse with a man who perhaps has been in your store, but who has never spent a cent in it, but has formed a good opinion of you from general conversation with you. Because of this favorable opinion, he is able to put the intending buyer in the proper frame of mind to again call upon you, and then you are able to complete the job which you set out to do in the first place.

There is one way in which all of us can improve ourselves, and by such improvement make ourselves better salesmen. That is to have a better knowledge of our goods; the ability to distinguish qualities, and to be able to point out differences in goods, which will account for differences in prices. Then, too, if we are familiar with the goods, we will be able to answer questions asked by inquisitive people who wish to know what they are buying. Then, one can also talk in such a clear, concise manner that many questions will be unnecessary. How cheap it makes one feel to be asked questions regarding one's own goods which one cannot answer. Granted, that many people will ask fool questions which no one can answer, all questions are not of that character, and of whatever kind they are they should be answered accordingly.

Then, again, some customers have very little to offer in the way of conversation when looking at goods. This, then, makes it necessary for the salesman to know when to talk, and when not to. It is an easy matter, comparatively, to maintain a discreet silence, while a customer is talking, but he is wise indeed, who knows when to maintain silence, and give the customer time to meditate.

Then again, one should not try to force his opinion as to just which article is the prettiest, because, he may not strike the one which the customer has inwardly decided upon. In conversation with a cut-glass salesman lately, the topic of varying tastes was introduced, and he said, that he had found tastes to differ to such a degree that, when showing his line now, he never singles out any particular piece to speak of its beauty, but speaks in general terms regarding the entire line. This, he said he had found to be the best method, as perhaps his taste would differ so much from his customer's, that the latter might think he was trying to unload upon him undesirable patterns, or goods which had not sold as well as others. Sometimes, however, if one can notice a customer leaning toward one particular article, and can say just the right word, the sale is consummated.

One should endeavor at all times to improve himself. We are told that it is impossible to stand still. We must either advance or retreat. None of us wish to go backward. We all wish to earn more money rather than less.

Whether we work for ourselves or for others, we must use all possible means for developing our selling powers. The power of convincing a customer as to the several reasons why it is to his interest to purchase at your store in preference to others. Our persuasive powers can also be developed. The same methods which make the successful politician can be emulated by the seeker after success in the business world. Do not antagonize a customer. Make him to see things in your light, through persuasion rather than argument.

While correspondence courses are now offered in every line of work, including salesmanship, yet experience is the best teacher after all. But we can all of us profitably spend a half-hour weekly, perusing the trade papers which come, together with other business and advertising magazines. Whether you can agree with all the statements made in the articles does not matter. It makes you think to read articles relating to your business, and

the more you think the more apt you are to improve yourself along the lines which promise most to you in the way of financial returns. Some men are satisfied to run a little store, which shows no signs of improvement as the years go by. They are satisfied with a small income, believing that the difference is made up in being one's own boss. Not so, however, the progressive merchant. He is working each day with interest, with enthusiasm, and with industry, trying to make each week, each month, and each year, surpass in financial returns the similar periods in years that are past. Progress and improvement are the watch cry of the age, and one must either keep abreast of the times, or he soon becomes a "has-been" in the business world.

CHAPTER LIII.

THE PROPER USE OF TIME.

If "Time is Money," We Should be More Careful of Our Expenditure of Time—Systematize Your Days as Much as Possible—Devote Some Time to Reading and Some to Relaxation.

"TIME is money." We hear this quotation often, and doubtless each of us has used it on more than one occasion. The expression is all right. Although used so frequently, it is doubtful if we realize that it is as true as anything can be. Time is money to the man who is busy, and is anxious to learn and improve himself Time is money to the business man and to the professional man. Time is money to the laboring man, even more so than to any of the others. The late Speaker Reed once brought out this truth in a political address, when he said that a laboring man must sell to-day's labor to-day, or it is forever lost. It is different with the business or professional man, because if he loses a day, perhaps the next day will be so much better than the average that the lost day will be made up. But we should consider the fact that he who accomplishes most in life is he who is the busiest. We often hear it said that if you want a thing attended to, get a busy man to do it, because of the very fact that he is so busy he must so plan his time that he has time for doing everything he undertakes to do, whereas, the man with little on his mind develops the bad habit of slackness, and therefore does not attend to the little which he has to do.

If we realize that time is money, we will become more careful in our expenditure of time. We generally give some thought to our expenditure of money, because our

resources of that character are limited, but of our time, of which each is given the same amount, we are careless in the extreme. The story has been told of one of our American humorists, who had stopped at a hotel for several days, and when his bill was presented to him, he informed the proprietor that he was out of funds, but that, as time was money, and he had plenty of time, he would willingly stay at the hotel as many days as the proprietor thought would reimburse him for the bill. In an instance of that kind, time is not the same as money.

How many people are there connected with the jewelry business who are trying, in any manner, to make themselves better business men and betted educated men than they have been? How many of us take the necessary amount of outdoor air and exercise which we should in order to keep ourselves in good shape. We have been informed by Osler that a man is a has-been at 40, and should be chloroformed at 60. There have been numerous arguments as a result of the assertions, and many instances have been cited to show that men well advanced in years, many of them over 80, have been a power in the world of business, finance and politics. Nevertheless, it seems to me that while a man accomplishes most perhaps after the age of 40, and he has not until then reached a point where, from past experience and long study, he is qualified to give advice and lead great movements, yet he must have prepared himself for all this in the years and years previous. If we expect to accomplish anything in this life, let's get about it now.

We should endeavor to divide our time in a proper manner, setting aside a certain portion of each day for reading and a certain part for exercise, and a certain part for being at home or attending the theatre or other place of amusement with our families. Reading is necessary, as a man penned up in a little store by himself becomes narrow, and he needs to read of the outside world and its doings, because it broadens him out and shows him that

he is but a small atom in this whirling mass of human beings. There is a time for everything, if we have system about our work. A man should work while he does work, and when he is away from work forget it for the time being.

There are courses of reading such as the University Extension and like courses, which suggest certain lines which one may read, and pursue an intelligent course of reading. These, together with our great public libraries, our Y. M. C. A.'s, our churches, our fraternities and our clubs, all offer means of relaxation from the cares of business, and while we are taking a needed change, we are also helping ourselves and others.

We sometimes hear small business men say that they cannot spare time from their business to take this trip or that, or attend a convention, or anything at all which will take them from their stores. Such men should read of the journeys of a man like J. P. Morgan, whom all recognize as a leader and a power in the financial world. We read of his trips abroad and of his purchases of this or that; now a painting, and again some novelty in the way of bric-a-brac, which perhaps he presents to some museum of art. This merely illustrates that a man needs relaxation of his mind. The buying of such articles forms a pastime with him. Men of this class return to their labors with renewed vigor and renewed enthusiasm. We who from force of circumstances are compelled to keep to work day in and day out should devise methods for giving us needed change, without taking expensive trips. The world moves and we should move with it. We hear nowadays that young folks expect to start in where their parents leave off, and also that what were luxuries years ago are necessities now. A few years ago houses equipped with modern improvements were heralded as such in newspaper advertisements, but now it is unnecessary to speak of it. People are educated now

to expect these improvements, and houses go slow which are not so equipped.

Our own business is constantly advancing, and jewelers everywhere are striving to secure advantages over their competitors by having the best possible fixtures, and the finest window arrangement and display of which they are capable. All this makes it necessary that you, and each of you, shall be up and doing. "Hitch your wagon to a star." Strive after great things. Wish for them. Expect them. But while you do these things, endeavor to improve yourself along the lines which count for most in obtaining this world's happiness. Success obtained by the forfeiture of the ability to enjoy oneself is failure.

CHAPTER LIV.

TACT AND DIPLOMACY.

A Soft Answer Turns Away Wrath—Do Not Make Sarcastic Remarks—Do Not Discourage "Lookers" for Looking Always Precedes Buying—The Handling and Adjusting of Complaints.

THE handling of customers in a retail jewelry store is a fine art. A great deal of tact and diplomacy is needed, and he who possesses these in the greatest degree will achieve the greatest possible success. A man may be a born diplomat, but if not he can train himself so that he will become one. Of course it is a hard matter of fact to make a diplomatic reply to a remark which would ordinarily be met with a sharp answer, but one can become accustomed to giving a conciliatory reply. "A soft answer turneth away wrath," and if one can become habited to making a conciliatory answer to remarks, he will find that he will save himself a great deal of annoyance, and also save the possible loss of a customer. Some people consider themselves rather facetious or humorous, and make remarks for fun which they do not really mean. Of course, it is a difficult matter to sort these things out, and to be able to discriminate between the intentional insult and the jocular one.

Then, too, a jeweler is apt to get bright, and talk in a manner which, while it will demonstrate that he is a witty fellow, will not sell goods. Then there are people who, while ever ready to crack a joke at some one else's expense, can never see one which applies to them. A jeweler or other storekeeper will do well therefore, to confine his remarks to business, to descriptions of his goods and their many excellencies, of course being able to carry on his end of the conversation on other subjects,

but ever remembering that he is where he is to sell goods, and minister to the other wants of his patrons where they coincide with his abilities to do so.

An article in one of the trade papers speaks of the fact that many jewelers dislike to show goods where there is no immediate evidence of a forthcoming sale, and treat such lookers cavalierly. No matter how long some men will conduct a store, they never seem to realize the axiom that "looking always precedes buying," and while we all like to see buying immediately follow in all cases, this is not possible, because many people will start out on an afternoon's shopping tour, without a cent in their pockets, excepting car fare home, and while many storekeepers denominate such people as "lookers" only, and condemn them, still, if we will notice, we will see that such people are possessed of nearly everything that's going, which shows that either they do sometimes buy something, or else that they make their wants known to those who do the buying. In either case, it demonstrates that the jewelers should use tact in handling such people.

A favorable impression made by the goods and the prices can be entirely obliterated by some remark made by the jeweler, because the customers are leaving without purchasing. Have everyone leave your store in a satisfactory frame of mind. You have spent your time in showing the goods, then do not undo the work by a remark such as the writer heard was made in one jewelry store. A lady had called on several occasions at a certain store, and each time called for articles which either the jeweler did not keep, or his stock did not offer sufficient selection to suit her. When leaving upon her last visit to the store, the jeweler told her that perhaps it would be as well if she did not come in again, as he never seemed to have what she wanted, and she appeared to be so hard to suit. His wish was complied with. But he made a business error, as well as acted in an ungentlemanly manner. When any one enters your store to

look at goods, it is because of a favorable opinion of you and your goods. That this is so, none can disprove, because it is either because they are considering making a purchase from you, or else they wish to make comparisons between your goods and some others. Either way, it shows that they consider your store a store of satisfaction, and an effort should be made to so handle such callers that a good impression is made, so that they will feel friendly to your store, and a sale may result at that time or in the future.

Then again, when we hear people condemn another jeweler, if our own judgment does not tell us to maintain a discreet silence, or explain away any wrong impression which the customer has which is unfavorable to our competitors, our tact should tell us that it is a good chance to make an impression upon our caller for fair mindedness, and a desire for fair play. People gravitate back and forth from one store to another, and in the course of time repeat different remarks heard in other stores. Now why not cultivate the habit of speaking well of everybody. It is not necessary to lay it on too thick.

Then again tact is needed in handling and adjusting complaints. It is needless to say, that most of the complaints in a jewelry store are both trivial and unjust. But in disposing of them, we should consider the time it will take to do the job and the length of time it will take to argue about it. In most cases the easiest and quickest way to dispose of such complaints is to tell the customer to leave it and you will see that it is all right. This does not mean to allow oneself to be imposed upon.

Tact is also necessary in the handling of the credit department of a business. Some people you are perfectly willing to trust, and if so do it, but if it is your intention to extend credit do not quibble about it. Then, too, if you do not wish to give credit, it can be refused without telling the customer that you do not think he would pay.

Business is business, and no man will take offence at a refusal of credit, if it is put to him in proper shape. There should never be any hesitation, however, in one's answer. If you are in doubt whether or not to trust a man, it is a safe rule to follow, not to trust him.

Some people maintain that they admire a man who always says what he thinks. This may be true when he thinks of some one besides ourselves. Tact realizes that it is not necessary to tell all we know or think about anything or anybody. Remember that we are here for business, and should try to adopt such means and methods as will tend to build up our business.

CHAPTER LV.

CULTIVATE A SPIRIT OF CONTENTMENT.

How Our Neighbor's Condition Seems So Much Better Than Our Own—If We Knew All the Facts Perhaps It Would Seem Different—A Plea for "the Simple Life"—Advantages of the Retail Jewelry Business.

THE other fellow's job generally appears more desirable than our own. It seems as though things come his way without especial effort. While there are many of our friends whom we consider more fortunate than ourselves in the selection of a calling, still we all know that to the average person the jeweler represents a wealthy personage, and so we will find that there are many who think that we are in an enviable situation. People take it for granted that, inasmuch as jewelry is to them an article of luxury, and only indulged in with spare cash, therefore, he who engages in the sale and repair of such goods must be surely possessed of great wealth, or at least of a competence. Many jewelers will smile when they think that people speak of them in this way, but it is certainly true. Each knows the drawbacks and disadvantages of his own business, and, seeing others apparently care-free, while he is careworn, he thinks that the fortunes of war are against him. We know that it is natural to speak encouragingly about our business or our positions, and that each one puts his best foot forward, according to the old saying. We have all stood in one field or pasture, and noticed the scanty growth of vegetation, while in the adjoining acreage there is evidence of a luxuriant growth, but it only takes a hundred yards walk, and the climbing of a fence, to discover that the second is like

unto the first, and that to our eyes, then, the first pasture will appear to be the most desirable.

Half the world does not know how the other half lives. Perhaps if we did we would not be so envious of other people and their positions. People do a great deal sometimes to keep up appearances, and do as others do, when they cannot really afford it. Others, seeing them, think that they must have had some money left to them, or else Smith has had his pay raised, or he is doing more business. In order to keep up with them, others go the limit of their credit and pocketbooks, and then results a number of dissatisfied and unhappy people; dissatisfied, because they imagine that what costs them a great effort is handled with ease by their friends; unhappy, because of their unpaid bills. If people were true to themselves, there would be less of this waste of money, and a feeling that other folks are better situated than ourselves.

"Contentment is better than great riches," and is a fortune in itself. "Know then, thyself." Study yourself and your store. Strive for improvement. Have your store looking well. Make such changes as you can at little or no expense. Improvement does not necessarily mean throwing out your fixtures and buying new. There are many little things one can do to improve his condition. If your competitor appears to be more successful than you are, study his methods. Remember that the number of people who enter a store does not show the amount of business done. Neither does the mere statement made by a competitor. Some people would make a bluff in any kind of a game, even in the game of business, and right here let me say, that it pays to put on a good front. Make people believe that you are doing a good business. You cannot always size up the number of sales your competitor makes from the number which you lose. Many people are chronic "lookers," or love to contemplate awhile before making the final decision to buy. Many others, lacking confidence in their own

judgment, will spend time running to this store and that, and thinking between whiles. Give them something to think about. Make remarks which mean something, and which illustrate your familiarity with the goods which you sell. Be satisfied with your present situation, but work to improve your business and your surroundings. There is a vast difference between discontent and ambition. The man who is merely discontented with his position in life accomplishes but little. But he who is satisfied with his position,—until he can do better—and who strives to be worthy of greater success, he it is who generally accomplishes something in the world of business. There is danger, however, in self-satisfaction; danger of falling into a rut, from which it is almost impossible to extricate one's self. The advice, "if you can't be easy, be as easy as you can," is suggestive of the advice, "if you cannot be successful, be as successful as you can." And so, when we think of the other fellow and his job, let's remember that all is not sunshine along his pathway, and also, that he who wins the greatest measure of success generally is worthy of it. Once in a while we see dishonest men apparently succeed, but such success is generally but temporary, and if lasting is obtained by a forfeiture of those things which go the furthest toward making this life worth the living. So, if the other fellow makes more money than we do, perhaps he does not obtain as much satisfaction therefrom as you, yourself, from what you have.

One should cultivate the habit of enjoying oneself, of relaxing our minds and bodies; of forgetting, as it were, the fact that we are business men. The man who becomes so wrapped up in his business, or enlarges his business to such an extent that he cannot forget about it for a moment, or dare not be away from it for fear of pecuniary loss, does not enjoy himself; is not happy. Whilst he is earning the money, his family perhaps have developed the spending habit, and are able to enjoy themselves, but he cannot.

Then do not let us envy our many millionaires because of their plenty. Wealth itself has its drawbacks. Every man's hand is raised against you, and who can you call your friend? The jeweler, after all, is pleasantly situated. He is in a business which is nice and clean; where it is a pleasure to work; where he can earn money doing repairing, during the intermission between customers; where he is not so driven but that he can make occasional trips into the country in summer, and to the theatre in winter. He is also at home, where he meets his family daily, and where he is near his friends. There are many businesses where more money is made than in the jewelry business, but there are none more congenial, or where a man is better able to develop his best side, if he so desires.

CHAPTER LVI.

POINTERS ABOUT STOREKEEPING.

Be Alive, Act Busy, Don't Lag, Be Independent, Be Systematic, Be Thorough, Be Sober, Be Truthful, Be Honest, Be the Best Business Man You Can.

BE alive. If you are conducting a jewelry store, be alive. The time has gone by, long years ago, when a man merely opened a store and waited the arrival of customers confidently, but occasionally was disappointed. That was in the "good old times" when no one advertised and everybody stood equal. It was also in the primitive days of store window displays. To-day, a man opening up a store must work harder than at any previous time to obtain and maintain his business. Each individual storekeeper is alive, and is hustling all the time to hold his own customers, and incidentally to take yours, because each wishes to have his business increase year after year, and no one considers where this increase is to come from. If you are increasing your business, you are perhaps gaining ground in your competitor's country. To-day, no man can count his customers on his fingers, and say that he sells them anything and everything which they need in his line. Through advertising and show window displays, people become familiar with the goods, prices and methods of stores, which under ordinary circumstances, a score of years ago, they would not. So we find that people drift around, as it were, not through any dissatisfaction about your goods, your prices or your treatment of them. So if we wish to hold our own, to say nothing about increasing our business, we must "Be alive."

Act busy. This is a good motto, and one whose advice is easily followed, about a retail jewelry establishment. He who cannot find work to do about a jewelry store must be indeed an artful dodger. Look about you for five minutes and jot down a few things which you would have done if you had some one else to do them for you. Your goods need cleaning and polishing; a few clean cards would not be amiss, and perhaps the tags on your watches and rings are shrunken and faded to such an extent as to make it a difficult matter to read the figures intelligently. Your show cases, which are perhaps cleaned outside several times a day, occasionally need cleaning inside, and so we might go through our store in this manner. The boxes on the shelves; the clocks and silverware in your wall cases, all accumulate dust and should be dusted often, because it does not encourage people to buy when they notice a salesman blowing the dust from each article as he takes it down to show. Have things to suit yourself and they will suit others. If you are ashamed of the way things look, "Get busy." Shakespeare never spoke more truly than when he said, "To thine own self be true, and it must follow, as the night the day, Thou canst not then be false to any man."

Don't lag. Don't loiter. Neither allow any loafers or loiterers around your store. Nothing will sooner kill business than to have people lounging about a store, with nothing in particular to do, and who notice everything that's done, and everything that's said. People of a retiring disposition will not enter a store where there are people standing around. Then, too, these loiterers take the time of clerks to entertain them. The loss from such visitors cannot be estimated. Clerks should be instructed to continue their work, no matter who enters the store, unless it is their business to wait on the trade, and if these unprofitable callers are not held, as it were, they will soon learn that their calls are unappreciated.

Be independent. Run your own business, but always remember that you depend upon the public for support, and that without their support, you cannot profitably conduct your business. Never feel that you are sacrificing your independence when you try to please a customer who is dissatisfied about something.

Be systematic. Acquire the habit of doing things promptly. The small details of a business, handled systematically, are not the burden which some men make of them. Letters, which need to be written, and which we know about in the morning should be written at that time, rather than be set aside for the last half-hour of the day, on the theory that they will arrive at their destination just as quickly as if written earlier in the day. Perhaps other letters may need to be written at that time, or other important matters may come up needing our attention, or we may be busy waiting upon customers, or looking over a traveler's stocks, and perhaps the consciousness of unfinished work may make us so nervous and disagreeable, that we may hurry the customer from the store before the purchase is made, or we may pass by desirable goods in the traveler's stock, and send him away thinking we are slow, and that it is hardly worth his while to call upon us.

Be thorough in all things. Be prompt in all things. Be on hand, on time, and leave on time. Have your work ready on time. Be truthful, be sober, be honest. In fact, to ensure business success, one must walk in a very narrow path. He must be a real man. One upon whose word you can depend. All business is a matter of confidence. Even the man who "knows it all" relies upon your word regarding the goods you sell. At least he depends upon you to make good any defects which may become apparent later on. Be strict regarding goods which you buy. See that they are right, or, if not, return them to the makers. It is the duty of a

storekeeper to do this, because the manufacturer should furnish perfect goods, as he charges for such, and any dealer is doing himself and his customers an injustice to palm off goods which he knows are not what they should be, rather than file a complaint, or take the trouble to return the goods. The retailer is the one who suffers if he does this. The manufacturer intends that goods shall leave his factory in perfect condition, and, unless advised to the contrary, assumes that they do. Better results will follow all along the line if retailers will insist upon goods being shipped in proper condition.

Be the best business man that you can. Strive for success, and make yourself worthy of it. Have perfect confidence in yourself. Talk your business up. Never get discouraged. Finally, "Be alive."

CHAPTER LVII.

THE FOLLOW-UP SYSTEM.

Always Remember Prospective Customers—Follow Up Inquiries Where Purchases are Not Made, by the Letter System—Do Not Forget Customers on the Second Call.

THOUGH repairing always has been and always will be the mainstay of the retail jewelry store of moderate size, still the selling end of the business is the branch which enables the jeweler to accumulate money and stock. Repairing is all right, but the most which we can hope to do is to pay expenses with it. To make a profit we must sell goods. There are various means of stimulating business about which the writer has written before. Our advertising and our show windows are trade winners and trade holders. So, also, are wide-awake jewelry salesmen, and we all have a poor opinion of a salesman who is not wide-awake. Most salesmen who are working for their employers' interests do their utmost to makes sales while the customers are in the store, but after they leave some immediately forget about them. There are some customers whom it is a pleasure to forget, and whom it is necessary to forget if we wish to accomplish anything in the way of selling goods. Some people are so hard to wait on that they almost discourage one about his business. But all callers are not of this calibre. Most of the callers in a jewelry store are either the middle or upper class of people. Now, then, if a customer calls at your store and looks at an expensive piece of jewelry or silverware, or a watch or diamond ring, and does not at that time make a purchase, or even a decision regarding purchasing, but who is leaving without coming to any conclusion to buy, either then or later, at your store, but who intends to look around, shall we drop him from our thoughts, or shall we keep him in our mind and try to make the sale at a later date?

When a customer enters your store it demonstrates clearly that he considers your store a satisfactory place to do business. You have only to satisfy him in style and price to consummate the sale. We advertise all the while to get people to come and look, but when we do get someone to call and look at our goods we should endeavor to complete the sale.

In some branches of business people buy the day they look. This is not always so in regard to jewelry purchases. The writer classes the selling of jewelry as being practically the same as selling goods by mail, and requiring almost a similar follow-up system. In this day of card systems it is decidedly easy and inexpensive to adopt a systematic way for following up your inquiries. The names of many of your customers you know; the names of others can be casually inquired by making some remark regarding their familiar appearance, or as to whether or not they reside in the city. Few there are who resent such questioning, and in this way many names will be secured. Write the name of the customer and also the name of the article or articles he was looking at, on a card, and file it away in the daily index, about ten days ahead. When that day comes around, behold, it is recalled to mind that Mr. So-and-So was in looking at an expensive watch! You then write him a friendly letter, reminding him of your willingness and your desire to serve him, and, if he has not already bought, requesting him to favor you with a call before purchasing. A slight allusion to the watch, and a few words relative to the value of a good watch, may accomplish much good. File the card away a month ahead, and if you have not heard from him meanwhile drop him another letter. This method of following up inquiries has made the mail order business what it is to-day. If the mail order houses relied upon the orders received in direct response to their advertising they could not continue long, but all they want is to know your name and to know that you are interested in a certain line of goods. Knowing these things, they will take care to keep you informed of their

whereabouts, and in perhaps three cases out of five they make the sale, often at an earlier date than the inquirer intended. People seldom look at goods which they do not contemplate buying, either then or later. People like to feel that they are of sufficient importance and their trade sufficiently valuable so that you remember them and ask for their trade. If, however, you write to customers regarding articles at which they have been looking, and speaking (as you can from the memoranda made at the time) as though you remembered them, for gracious sake, try to remember them when they come in in response to your repeated letters. It is a good idea to mention in the letters the name of the salesman who waited on them and request them to ask for him when they call. This divides the responsibility, as each clerk will have only his own customers to remember in this way, and there are not so many of them to whom letters would be sent but what it can be done.

My reason for advocating this follow-up letter is this: The customer who calls at your store and leaves without purchasing, presumably to look around, will, in a course of an hour or so, hear much technical talk and descriptions of different kinds of cases and movements and different reasons for difference in prices. All this leaves him very much confused; but after a few days along comes your letter, stating in concise terms the kind of watches you sell, and asking the opportunity to again show your goods and make such explanations as he may desire. As the prosecuting attorney has the best end of the summing up, so, too, does the jeweler who, after all have spoken their piece, drops a letter containing his summing up of the case.

Of course, it would hardly pay to go to this trouble for a small sale, but it is a plan which costs but little and may accomplish a great deal. If you are willing to spend money advertising on the chance of attracting a possible customer to your store, be willing to spend a little more to follow up the possible customer and possibly make the sale.

CHAPTER LVIII.

THE TREATMENT OF CUSTOMERS.

Guard Against the Selling of Inferior Goods—Use Consideration of the Customer's Statements—Make Your Store Attractive—Confidence is the Watchword.

WE should occasionally stop to consider the reasons which attract us toward one store, and away from another. The same reasons which enter into our likes and dislikes govern the opinions of others. In the grocery line some people trade where the prices advertised are low; cheapness is the governing power with them. Many others trade with certain grocery stores as a matter of convenience; they trade at the corner grocery, whatever locality they may live in. With others, the governing power is quality. They trade at one particular store where the practice is to charge high prices, but never to send anything out which is not first-class. All these different reasons have weight with different people. Then others will trade at a certain place because they are acquainted with the proprietor, or one of the clerks, on whom they can depend to see that their order is filled correctly and promptly and delivered at the time specified.

These are a few reasons for trading in grocery stores. The jeweler does not touch the life of the family as closely as the grocer, but there are occasions when the jeweler must be consulted, and then it is that the same process of reasoning and consideration is gone through with, before even starting from the house to see about making the purchase. The jewelry store is a necessary adjunct to every community, and is called into service for each one of the "Seven Ages of Man," from the presents for the newborn baby to the golden and diamond wedding anniver

sary presents. All have more or less occasion to visit the jewelers with more or less regularity.

One thing that jewelers should guard against is the selling of cheap goods for babies. Many people try to economize on the present for the baby, but the jeweler should keep himself out of it. The family to whom the present is given know where it was bought, but not the price paid, and if its wearing qualities are not satisfactory will hold you personally responsible. As such recipients in the course of time become purchasers of sundry articles, we should endeavor to hold their good will by selling nothing to anyone which you cannot conscientiously guarantee to give satisfaction.

Customers rely upon the jeweler's judgment, and he should never allow them to make a purchase of an article which he does not believe will give them satisfaction. Neither should he have such goods in his stock. In fact, the jeweler should protect his customers from dangers of which they know not. Some writers argue that we should sell the people what they want. To a certain extent this is eminently fitting and proper. But because people have formed erroneous ideas of the price they should pay for an article from reading an advertisement of a department store, should we allow them to buy from us such goods as we know are unreliable?

So much for the kind of goods to sell. Perhaps treatment of customers personally, as we meet them over the showcase, has as much to do with making and holding their trade as any methods, however expensive, we may try. We are familiar with the Fels Soap ad., "costs little, does much." So it is with politeness. A gentlemanly consideration of a customer's statement, of whatever character, does much to disarm anyone who is predisposed to find fault. Then, too, the ability to assist a customer in describing what they really wish is an art. It is not pleasant for a customer to be made to feel that they are calling articles by incorrect names. When a customer asks to be shown certain articles, using an incorrect name,

it is not only unnecessary but poor salesmanship to correct them. It is not always wise to air one's superior education and knowledge before customers. Salesmen should remember that their business is selling, not instructing. Sometimes, however, the customer can be set right by the salesman showing them what they have incorrectly asked for, and telling them several uses to which it can be put, and stating the trade name for them. People do not resent this, but to be bluntly told that they do not know the proper name of what they wish to buy often offends.

Customers are of two sorts: those who have confidence in the dealer and those who have confidence in no one. Each customer needs careful handling; the first, that we may keep his confidence; the second, that we may be enabled to impress upon his mind that we can make more money from selling him right goods at right prices and in right ways, and by holding his trade and that of his friends, on future transactions, than by selling him one article and taking advantage of him, even though the entire amount of the sale be clear profit. Some people are used to being swindled. They act the part and make known their suspicions so plainly that many storekeepers do not feel that they are doing anything out of the way to swindle them a little or sell them some out-of-date article. This makes it all the harder for the honest merchant who believes in the equal standard for all. All comers should be treated alike. The high; the low; the rich; the poor; all should merit and receive the same kind consideration.

If you can once gain the confidence of one of these kind of customers he will go out of his way to serve you. Some dealers go on the theory that your friends should pay the highest prices. In conversation with an optician one day, he informed me that for a certain piece of work he charged his regular customers 35 cents; but if it was for a stranger, and he had reason to believe that they had had the same work done before elsewhere, he charged but 25 cents. Other instances might be cited. This optician did not stop to figure that as the customers of other

stores came to him occasionally, perhaps his customers might drift elsewhere, and, finding that they had been steadily overcharged, even so small an amount as ten cents, might never return his way. Another illustration might be cited to show the effect of little matters, which customers sometimes magnify in their after relation. A customer entered a store where they sold brass wire and asked for a certain number of feet of it, which the dealer told me afterward was worth about three and one-half cents, but which he told the customer was five cents. The customer complained that the price was the same as he had paid for about three feet more when bought previously. It is certainly the little things which count. And it is the little things in the running of a business which either make it or ruin it.

Try to make your store as near as possible like the store where you like to do your trading. Notice the little things about your favorite trading places which attract you there, and adopt them to your own use.

CHAPTER LIX.

THE ART OF LETTER WRITING.

Go Over Each Letter a Second Time—Send Matter Regarding Different Subjects Separately—Be Careful What You Write—Keep Copies of Letters and Orders.

WE can all write in our own peculiar way; some good, some bad, and some indifferent. This as regards handwriting. But good or bad handwriting does not make a good or bad letter writer out of one. A practical knowledge of grammar and spelling is necessary to compose a good letter. Many sentences are ambiguous and capable of different constructions. Proper capitalization and punctuation enable us to make our meaning clear and distinct. It is far better to make our sentences short, and even abrupt, than to try to handle long, unwieldly sentences, in which it is difficult to keep subjects and predicates, with their governing adjectives and adverbs, in entire unity of purpose. Phrases and clauses may add to the beauty of the sentences, but they often lead us astray in finishing up. And perhaps, we have written something which will be Greek to the recipient.

Every man who writes letters, owes it as a duty to his fellow man that his letters be entirely legible, either because of his handwriting or by aid of the typewriter. In personal letter writing, if our handwriting is poor, and our sentences puzzling, it merely aggravates our correspondent and destroys the pleasure which naturally follows the receipt of a friendly letter. But a business letter which has evidently been hurriedly written and not re-read, often omits the very words which are necessary in order to have the merchandise order promptly and

properly filled. A wholesale house, which receives a number of letters and orders each day, each one demanding prompt and careful attention, cannot afford to spend time deciphering poorly written or incomplete letters. Brevity in business letters is certainly commendable; but brevity should not be the controlling idea when writing a letter or an order. Say enough to clearly convey to your correspondent your thoughts and desires, so that he may thoroughly understand what you mean, and what you want.

The habit of re-reading letters is a good one to acquire. In writing, the mind travels faster than the pen, and often in thinking ahead, we may unconsciously skip a word or two which may perhaps be vitally important. In careful re-reading these omissions will be brought to light, and the necessary corrections made.

Another matter we should consider is the inadvisability of too freely expressing our opinions when unduly excited, caused by being angry or aggrieved over some real or fancied injury. If one were in conversation with the person to whom he is writing, a freer expression of one's opinion would be possible than in a written communication. A letter containing a complaint should be worded with great care. President Lincoln once instructed Secretary Stanton to write a good, strong letter to some one whose conduct had displeased our governing officers. After the letter was written, and Stanton had read it to the President, he was surprised to receive the instructions to destroy the letter instead of sending it. President Lincoln's theory was that he (Stanton) reduced the pressure on his nervous system by writing the letter, but saved his self-respect by not sending it. "He that conquereth his own spirit is greater than he that taketh a city."

Every important letter should be copied, so that we may have a complete record of our correspondence.

How embarassing it is, when offering some complaint, to be met with the assertion that goods were not sent as

ordered; or, in accordance with our written request, and not have at hand the means of proving or supporting our claims. And how much confidence we derive from the knowledge that we have referred to letters received, and our letters written, before making any claim or charges.

Letters enclosing checks should specify what bills we intend to cover, and what deductions from the face of bill have been made. With this information carefully set down, it is a simple matter for the recipient to make proper comparisons or figures. Blank forms for remittances are handy things to have, and by the printed portions suggest to us the proper parts to fill in to make the matter clear. It is a first-class idea, when sending a check, to have it fully cover one bill, or several in full. Many send money on account. This leaves a lot of figuring and "jangling" at the final settling up.

In ordering goods it is best to use a regular order book. You will then enter things systematically and have a copy of your orders. It also simplifies matters for the recipients, and makes the matter of filling your orders comparatively easy.

One matter in particular the writer deems worthy of notice. Some people advocate the combining of letters, orders, etc., intended for one firm, either in one letter or under one envelope, on the theory of postage saving. The writer, believes however, that it is better to send things under separate cover, thus insuring proper attention to each part of it. A letter with a check, and with an order at the bottom, will be opened, and, the check meeting the eye, all else will generally be forgotten, as the natural supposition oftentimes will be that the letter contains nothing but explanatory matter regarding the check. Perhaps later in the day the order may be discovered, or, perhaps it will go over for a day or two. Separate matter under separate cover is immediately referred to the proper department and is promptly attended to. Economy is proper in many departments of

a business, but it hardly pays to practice it in our postage department.

Postal cards should not be used for anything important; because no one pays much attention to a postal card. If it is worth while writing a communication, it is generally worth while putting it under cover, and certainly it receives greater attention when received at the other end of the line.

To sum it all up, let's write carefully and legibly; rereading each letter before mailing, and making necessary corrections. Keeping subjects of entirely different kinds separate from each other. Keeping copies of all letters and orders given. Send checks to cover certain bills, rather than to apply on account. Be careful what we write so as not to give offense.

CHAPTER LX.

A BUSINESS BUILT ON HONOR.

Some Philosophic Arguments in Favor of Conducting One's Business on the Highest Ethical Plane—Such a Commercial Attitude Will Pay in the Long Run.

A FEW years ago one of the leading bicycle manufacturers used the expression, "Built on Honor" to illustrate the care and honesty of purpose which they used in the manufacture of their bicycles. These words are short and simple of construction, yet of what deep meaning; they are easily and quickly said, but their meaning is not always considered or understood. We talk of a man's honorable career in business after his death, and yet sometimes we mistake a successful career for an honorable one. A man may have conducted a business long and honorably, but without success. This does not always follow. The natural sequence of an honorable career is success. When we glance about us at our neighbors, we cannot conceive of many of them doing a dishonest deed for gain, but if all business men are honorable in their dealings, why do we find so many suspicious customers? Perhaps clerks in their anxiety to sell make statements which are untrue, to say the least. Many customers are unreasonable in their demands and expectations. They are looking at a cheap plated chain on which the manufacture has very cheerfully placed a printed tag, guaranteeing the same for twenty years. What is the retail jeweler's duty in this case? Shall he allow his customer to purchase a chain of this character with the idea that it will wear that length of time, and hope that he will lose it before it wears off, or is it his duty to either leave such goods out of stock, or detach all tags of mislead-

ing nature, and sell the chain with the statement that it will wear two or three years? My opinion is that the latter plan is the best for the jeweler. Naturally you will have to talk more to sell a three year chain for a couple of dollars, than you would to sell the same chain under a twenty year guarantee for the same price. But it is worth the time it takes to convince a customer of the right methods of doing business. It is because people are naturally greedy in their expectations regarding the wearing qualities of jewelry, that manufacturers have been led to make extravagant guarantees regarding the wearing qualities of goods. The writer understands that manufacturers using these guarantees stand ready to polish or replace articles returned to be made good, but the trouble is that every dissatisfied customer does not return to complain. He merely throws the article away and buys another—somewhere else. A business built on honor means more than merely giving the right change back. It means treating each customer, however humble or ignorant, as though they knew all about goods and values, and selling "right goods at right prices in right ways."

A customer enters a store, and after looking at different articles finds one to his liking, and inquires the price. The price perhaps is more than he figured on paying, and he asks if that is the best price, and is informed that it is, but, as he makes preparations to leave, lo, the dealer suddenly discovers that he can sell it for quite a little less. What effect does this have on the customer? Does he accept the man's word, beyond question, in future transactions? Does it not encourage him in future dealings, to button up his coat, and get ready to leave, firmly believing that he will be called back? Honor requires that the price marked on the article shall be the selling price.

"Built on Honor." One of our duties as honorable business men, is to advise people, according to our best

judgment, and the knowledge accumulated in the years of our business career. People will bring in articles for repairs which are not worth the cost of repairing, or they wish them repaired in a cheap way. We should advise them rightly even if it is against our own immediate interests.

Honor requires that we deal honestly with our creditors in all ways. We will not lie to obtain a lower price than the quoted one. Many times one will make claims through mistaken ideas, but that is entirely different.

We will charge stated prices on goods and repairing, and charge the same to all; giving special advantages to none, and taking special advantage of none.

A business built on honor is built on an everlasting foundation, if the principles upon which it has been built are rigidly lived up to. A store, established years ago, and conducted upon honor by its first proprietor will have built up around it a large clientele of satisfied customers, which the succeeding proprietor inherits, and can hold if he follows out the ideas and methods of his predecessor. But how often we see an old established business sold out to a new man, who will run it into the ground inside of a year. Courtesy and cheerfulness are valuable adjuncts to a man's personality, but he can do business without them, if he is building his business upon honor. How pleasant it is to have people rely upon your honor to such an extent that they never question either price or quality. Customers of this sort are not gained without effort. They are the people who trade in one place for everything in that line which they happen to need, until, either because of some dissatisfaction, or because of some attraction in your show-window, they enter your store. Much depends upon the first impression. They are still thinking of their regular place of trading, and involuntarily compare your ways with your competitor's. So, when a new customer enters your store, be ready and willing to spend, if necessary,

an unusual amount of time in explanations, because if once convinced of your trustworthiness, you have obtained not only one sale but possibly many.

"Honesty is the best policy," but it is hard to argue against yourself. It is much the same with a legislator. Matters are brought up of which he neither knows or cares, and a bribe is offered, which he accepts. So, with the jeweler. His customers are willing to pay ten dollars for a watch worth fifteen dollars. He cannot sell them that, but he can sell them an inferior case for the lower price, and satisfy them for the time being. But honor requires that we take advantage of no man's ignorance, and that we should give the customer the benefit of our experience. So we may occasionally lose sales, but in the long run honor will win, and besides a man feels better if he does business right.

CHAPTER LXI.

RELATIONS OF EMPLOYE AND EMPLOYER.

Troubles Not Frequent in the Retail Jewelry Business—Some Principles of Give and Take Which Should Control the Actions of Both the Proprietors and Those Who Work For Them.

IN these days we read continually about labor troubles of various kinds; about the differences between capital and labor, and employer and employe. Many men are unreasonable, and do not try to understand matters, or there would be fewer troubles of this kind. The retail jewelry business, from the fact that the employers are generally bench men and capable of doing their own work, and because of the few employes compared with the number of establishments, has been kept free from strikes of different kinds. But to obtain the best results for both employer and employe, there must be a united effort. Each must realize and recognize that he needs the other in order to accomplish the greatest and best results. There must be a willingness to give and take a little on both sides.

While the employe of a retail jewelry establishment perhaps earns less than the same skilled labor in other lines, yet he is employed year in and year out, with no loss of time, while many other trades have to put up with several "lay-offs" during the year. So the employe should make allowance for this fact in summing up the advantages and disadvantages of his position.

The employer should appreciate faithfulness in his employes by paying such wages as he can afford, and granting a week's vacation with pay, or by allowing a few separate days to each employe. Men will work better for those who show their appreciation and their humanity. Give a man a chance to recuperate once in a

while. The early closing of stores in the cities during July and August is becoming more and more general. This benefits both employer and employe, and, where a general closing is brought about, it is accomplished without loss to the proprietor.

Our interests are indeed common. What benefits one benefits the other. If we could all come to a realizing sense of the fact that our interests are mutual, and that we cannot hurt the other without injuring ourselves, much good would result.

Naturally, we are all anxious to succeed, and to obtain the highest salary or greatest profits possible. The best way to do this is not for the employer to pay the smallest wages which he can possibly get help for, but to pay such wages as will enable him to keep good men in his employ. For the employe there is no surer way of keeping his salary down than to try to do as little as possible for it. Many go on the theory that they are doing as much as they are paid for. This may be so, but, as has been said, and well said, too, the man who never does more than he feels that he is paid to do, will never be paid more. This is true reasoning. If a man is paying a certain salary to an employe, and he does no more than he is paid for, why should that salary be increased? But if that employe puts in a few extra licks, and makes his extra value apparent to the employer, the time will be short indeed before his salary must be increased, either by his present employer or by some other. Then, again, the habit of doing a little more than the allotted work is a good one to acquire, because, in assuming a position where more money is paid, it will probably follow that extra work will be required, and if one has acquired the habit of keeping busy, this will work no hardship whatever. But if one has been used to doing as little as possible, and assumes a new position, he may not be able to hold it.

So, if we are working for our own interests, we as employers must consider our employes and be fair with

them, paying them what they are worth, and allowing them an occasional day off, or a week off in the summer, with pay. As employes, working for a betterment in wages, we must guard our employers' interests, and work for them, endeavoring to make sales if we wait on the trade, or doing the best kind of work if our place is at the bench, because, if business does not warrant it, we cannot expect an increase in our pay.

Too often we look at things from a one sided viewpoint, and cannot see where the interests of employer and employe coincide. Employers who have in their employ good, honest, hardworking, painstaking men, should be willing to pay such men what they would have to pay others as good to take their places, besides the trouble of finding such men. Employes pleasantly situated should well consider whether the place with the slightly increased pay is apt to prove as congenial a place to work in. Some men have such a faculty of making things unpleasant, that a man would earn his pay twice over working under one of them.

All these different matters need to be well considered, and the faculty of being able to give and take in the conduct of a business, and the working in such an establishment, will prevent dissatisfaction. Employers should not necessarily wait until their employes have offers from others before coming to the front and making an increase, because if granted under pressure, or the fear of losing them, it does not receive the same appreciation as if given voluntarily. If given compulsorily, the man has a right to assume that you have known right along that he was worth more, and he will regret not having asked you before, and he will be dissatisfied over this. Given voluntarily, it comes as a pleasant surprise.

In our conduct, therefore, as employers and employes, let us take for our motto the Golden Rule of "doing unto others as we would that they should do unto us." Employes, do not be afraid of overdoing in the amount of work. Employers, do not be afraid to reward merit.

CHAPTER LXII.

KNOW YOUR GOODS AND STOCK.

Beware of Failure to be Familiar With the Various Articles You have to Sell—A Noticeable Bewilderment Injures Your Chance of a Sale—Try to Sell People What They Want and Not What You Want.

OF course, all men engaged in conducting business consider themselves to be thoroughly familiar with that business and the stock of goods which they carry. This is, however, an error, because we will find that when we enter one store and ask for a certain article before it is found several hurried conferences of employes and much searching is required before the article will be brought to light. This does not mean that the article is dirty and dusty but oftentimes it means that the articles received fresh from the factory are placed where they are not immediately seen when inquired for. We all know where to look for watches or rings, scarf pins or cuff buttons, and staples of this kind, but there are certain novelties of various kinds which one buys, for which there is no steady demand, but which are asked for occasionally. While it is impossible for us to remember everything we have for sale, yet we should charge our minds with the necessity of remembering as much as possible, not only what goods we have in stock, but where to look for them.

Then, too, the knowledge of whether or not you have certain goods in stock saves the time of the clerk and the customer. "He who hesitates is lost." We have all noticed the bewildered look of some clerks when asked for certain goods, and we all know the effect it has on us, and it has a like effect on our customers when we assume the same air. To be met with a prompt answer, "Yes, sir, we have them. Step this way, please," or, "We do not carry them in stock. Is there something else

which we can show you?" leaves the customer with the impression that you know your business. But to have a clerk say, "I think we have them," and then spend ten or fifteen minutes scouring around, and then have to say that they haven't them, or finally bring them to light, leaves the customer with the idea that either the article asked for is not popular or else that the store is not up-to-date. In either case, it is apt to act to the disadvantage of the jeweler. Then, again, to know our goods makes necessary that we make thorough inquiries regarding them from the seller, so that we may be able in turn to ask any inquiries made by our customers.

At holiday time many stores are compelled to press into their service extra clerks, many of whom are totally unfamiliar with the jewelry business and the different qualities of goods sold and handled by a jeweler. They sell the goods for just what they appear to be to the inexperienced eye. So we hear occasionally of gold-filled cases and gold-filled chains being sold for solid gold, and other like errors. Such mistakes are doubtless unavoidable, but the regular employes of a store should be so trained in the handling of goods that they can correctly describe the various articles which they have on sale. Then, again, so many customers in their purchase of an article, or in its consideration, become very curious to know its various characteristics and all about its component parts. To display one's ignorance at such a time is apt to prove fatal, so far as the sale is concerned.

The salesman should at all times command the situation. While gracious in imparting information, he should also convey the impression that he knows a great deal more, and that his knowledge is the result of experience, and that his judgment and advice are trustworthy and valuable. Some people, no matter how long they are employed in a store, do not seem to become familiar with the stock to any extent. All stores carry in stock goods which are only called for occasionally, but which are part of the stock and which the buyer evidently ex-

pected would be saleable. It is the familiarity with the stock which enables one to reach for these articles promptly and confidently and display them and quote prices with a confident air, which goes a long way toward making the sale.

The writer has often been told, while showing goods, that the same inquiry made in another store brought a blank look to the jeweler's face, whose manner indicated that he considered the request preposterous. Then, again, the surprised salesman will say that the article in question is one "which we do not have much call for." If this is so, keep it to yourself. This speech made to a customer acts as a wet blanket thrown over his plans. The intending purchaser, inquiring for an article which perhaps does not sell as readily as some others, is certainly under the impression that it is desirable and the proper thing.

We should always try to sell people what they want. Our own personal feelings or inclinations should not enter into it at all. All people are not of the same mind, and we ought to rejoice when people call for articles out of the ordinary (if we have them in stock). In order to know our stock and where it is kept, we ought to keep goods of like kinds together. Our wall cases and drawers contain numerous articles which we ought to know are there. It is poor satisfaction to find out that one has goods in stock which have been called for and which could not be found at the time. Do not buy too many goods to lay away in drawers. If we buy goods which we can display in our show cases we are not apt to forget them.

"Know then thyself," and, after that, know your business. It is your business to know what you have to sell and where you keep it. You should be able to offer suggestions to customers, and the list of articles in stock which was suggested in a previous article could also be made an index of where the goods can be found. This will prove to be of assistance and a time saver.

CHAPTER LXIII.

THE HOLDING OF CUSTOMERS.

A Thing Essential to the Success of the Business—In Advertising for New Ones Remember the Patrons of To-day and Formerly as Well—You Can Show Your Appreciation of Their Trade in Many Inexpensive Ways—It Pays to Do So.

WE read a great deal about means and methods for developing business. In almost every instance they refer to ways of securing new customers. It seems to me that a great deal of energy is wasted in trying to secure other people's customers, which might be profitably used in endeavoring to retain our own customers and keep them from being led into new pastures by the alluring advertisements of other dealers.

If there was no such a thing as advertising, all stores would stand on a level, except where location, or stock carried, gave one a little advantage. To-day, however, every one who is at all progressive advertises more or less, with the idea in view of increasing the amount of the sales and profits. Because Smith advertises in certain papers, using certain amount of space, Jones must of necessity do likewise, on the theory that if it pays one it will pay the other. All storekeepers work on the theory that the only way to increase business is by taking some one's customers. Each in turn acquires the other's customers, and likewise loses to the other. In acquiring new customers, greater difficulties are encountered in handling them and in making sales than in selling to our regular trade. While it is not intended by the writer to discourage the habit of trying to make new customers, it is his desire to impress upon readers generally to exercise every ability in keeping what they have. The fable is familiar to all, of the

dog with the piece of meat in his mouth coming to a stream, and, gazing at his own reflection, becomes covetous of the meat which the other dog has and drops his own meat to get it, with the result that he lost what he already had. In general advertising in the papers and elsewhere much that is printed falls upon barren ground. The very people to whom your sermon is directed fail to read it, and a large proportion of those who do read it have no use for jewelry, or no money with which to buy it. It is necessary to keep on advertising in order to keep the name before the public, but our efforts should not cease there. From time to time we should drum up the people who have patronized us and whose names we have.

All new customers are not desirable ones. There are sometimes reasons for the transfer of their patronage which, perhaps, if known, would dispel the feeling of joy which fills our hearts. Unpaid accounts, or the habit of fault-finding, ofttimes leads people to change their place of trading.

In endeavoring to build up our business by acquiring new customers, we may be calling to our stores the very kind of customers which we do not want. In using methods for keeping our own customers we can make selecton of the most desirable ones, and, by systematic use of the personal letter, or booklet, or leaflet, or what not, keep them from breaking away from our ranks of customers to help swell the crowd at another store. The fact that our competitors are working constantly to acquire our customers behooves us to use our best endeavors to keep them from succeeding in their efforts. In a town or small city, people are generally acquainted with more than one jeweler; oftentimes with several. They generally buy at one store; yet what is there to hinder them going to the others? All are probably equally reliable, and all probably carry equally good stock. If, however, the one with whom they are accustomed to trade sends them occasional reminders of what is new in

jewelry, they will generally stand by him, for the reason that they will understand that he appreciates their trade, because he keeps them posted on the prevailing styles and specialties from time to time. It is in some instances a big undertaking to try to personally address each of our customers several times during the year. It is not necessary that we should send to all. A selected list of five hundred or one thousand, carefully attended to, is much better than a list several times as large which we cannot handle successfully.

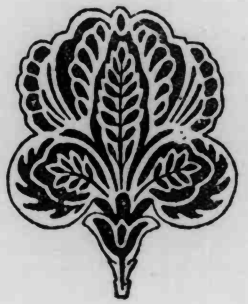
Recently in one of the trade papers the writer read of how one concern started an investigation of its closed ledger accounts. Each salesman was asked to again call upon the customer of previous years and try and sell them. There were various reasons, of course, why these accounts had been closed, an important one being that salesmen in calling a few times had been unsuccessful in securing orders and had therefore gradually stopped calling. In this manner the customer had been allowed to drift away. The article relates that 40 per cent. of these accounts were reclaimed by slight efforts.

How often we find the customer whom we step up to wait on is a standby of former years, and also one whom we have not seen for some time. By seeing him we are reminded of the fact that we have not had his trade in years. What is the reason? Perhaps there is no real reason. Or, perhaps, merely because someone else asked for the trade which we made no effort to keep. Customers lost through neglect are hard to reclaim. All people like to feel that their trade is appreciated, and it requires but a slight effort to let this fact be known. The "thank you" spoken for a purchase made, or a bill paid, costs nothing. It does not humiliate, and it does please the customer. Many regard the exchange of money for goods, and goods for money, as a mutual exchange and mutual advantage, and such it should be. But the same exchange might be made in other stores than yours, and from that exchange you would make

nothing. So forget your stiffened dignity occasionally and show your appreciation of trade given. Also do not be afraid to ask for trade as opportunity affords. If a thing is worth having it is worth asking for.

While new customers are desirable, and we must have them, we must also keep the old ones, or we have another to gain for every one lost, if, nautically speaking, we keep on an even keel. When you come across a friend or customer invite him to call in when he is passing and see what is new. Many times he will come in and bring a job for repairing, if he does no more.

Keep your eye on the accounts of good customers, and keep a list of your good cash customers, and try and keep them as customers. Always remember that with every customer you hold you also retain their influence, which ofttimes far exceeds the value of their own patronage. "A bird in the hand is worth two in the bush." Also, a satisfied customer is worth two possible ones to be obtained by advertising for the customers of others.



CHAPTER LXIV.

BE WELL AND NEATLY DRESSED.

See Ourselves as Others See Us—Business Men Cannot be Indifferent to the Opinion of Others—Do Not Economize Where it Will Attract Attention and Give One the Idea That All is Not Well.

MANY men profess themselves to be absolutely indifferent to the opinions of others, and from this statement seem to derive quite a little satisfaction. They say that they do not know what people think of them and that they do not care. Men who make such pretensions do not even deceive themselves in their professions. All men desire the good opinions of their fellows, and without it life is deprived of its charms. And if we are in business we must have the good opinion of a majority of our acquaintances in order to be successful.

To gain the respect of others one must have self-respect. No man can hope to favorably impress those whom he meets if he lacks that respect of himself. A well-dressed man will accomplish more than the same man shabbily dressed. No man is perfectly at his ease or at his best when he is shabbily dressed, whether of necessity or from supposed economy. It is false economy for a business man to keep a nice suit for Sunday and appear at a disadvantage throughout the rest of the week. The cost of being well dressed is not sufficient to make any great difference in the year's profits. In fact, you cannot afford to take the chances of appearing as though your business is not the decided success which your newspaper advertising and your salesmen say that it is.

Another thing, salesmen and clerks take their cue from the proprietor. If he neglects his personal appearance, they often do the same. People expect to find jewelry store salesmen to appear in accord with the goods which they sell. The proprietor and clerks should be as well dressed as the average, at any rate. If a customer enters your store, and a well-dressed clerk steps up to wait upon him, he feels at once that he is in a first-class establishment.

The Good Book says that "man looketh upon the outward appearance," and it is true that we are all prone to form our opinion (often wrongly) relative to a man's success or failure from his dress and general appearance, rather than from his conversation, no matter how cultured he may be.

The first stepping stone to success is the adoption of the means by which the world measures the standard of success. If being well dressed gives us the impression that a man is getting along all right, let's adopt the same methods ourselves. Notice what impresses you about a man favorably and then cultivate yourself along the same lines.

No man can afford to overlook the opinions of others. Even John D. Rockefeller, rich though he is, is grieved over the expressed opinions of men whose possessions are limited. Another thing about appearing well dressed. There has lately appeared in the newspapers the story of a man, wishing to test the value of good clothes, who set out from New York, poorly dressed, to work his way home. He reports scant courtesy shown him, and is now more than ever impressed with the fact that while the coat does not make the man it most certainly does make the impression. Whatever the man really is, his condition is helped wonderfully by appearing at his best. Do not take chances. Perhaps the fact that you are successful or brilliant in some particular lines may never be discovered while you are economizing on clothes. A

genius, after he is known to be such, can do as he pleases, but we are not all geniuses, and it certainly is better to follow along with the crowd than to go it alone. When we see dry goods store clerks dressed in the height of fashion it certainly behooves storekeepers to go and do likewise.

Whenever it becomes necessary to economize regarding your expenditures, make your restrictions along lines where the attention of others is not attracted to the fact. A man's economies should be of the sort called personal gratification. Forego a few pleasures, if necessary; give up the theatre or other little extravagances, but do not economize in your store expenditures. Do not think that keeping your gas turned low during the evening, or a couple of jets entirely out, is practicing economy. It is the rankest extravagance. If you have your store open, presumably for business, be ready for it. Passers-by looking at a store with the lights turned low will naturally suppose that you are closed, and will not even try to get in.

Do not be afraid of over-attention to the show window. It will stand to have a whole lot done to it every week. Where the same display is left undisturbed for an entire week, the goods and cards are dirty and dusty. Every morning they should be dusted off with a light duster. Do not forget that your show window in a way reflects your prosperity and your worthiness of patronage, just the same as your clothing gives the impression of success or failure. Your regular customers, who visit your store perhaps a dozen times during the year, will look in your window a hundred times during the same period. Your window, therefore, should be a creditable representative of what lies within.

Finally, be anxious regarding what people say of you and think of you. Where a little effort will accomplish it, see that they regard you favorably. As

business men we cannot forget that much depends upon how "others see us."

"Opinion governs all mankind,
Like the blind's leading of the blind;
For he that has no eyes in's head
Must be, by a dog, glad to be led;
And no beasts have so little in them,
As that inhuman brute, Opinion."

CHAPTER LXV.

GO FORWARD AND NOT BACK.

You Have to Look Alive if You Expect to Keep Up With the Procession and You have to Hustle if You Expect to Gain on the Rest of the Marchers—Untiring Energy, A Good Reputation, and Square Dealing Will Tend to Do the Trick.

IF we were given our choice we would all naturally choose to go forward rather than backward. And we are given our choice in a way. We hear a great deal about the survival of the fittest, and that race of life generally is won by the man who is most worthy of success. Naturally, many a good man falls by the wayside or is trodden down by the more ambitious. Such things cannot be helped. We may theorize about matters in a very beautiful manner, or we may criticize many of our wealthy men who have ruined others in their rise. But how many of us ever think of the other fellow in our own business, except as he takes some important piece of business from us. We figure that each must look out for himself. This is true, and it is that point which this article is intended to cover. Every man worthy of the name is working with some distinct purpose in view. Either he is woking to earn the amount necessary to build the ideal home which he has dreamed about for years, or he, perhaps, has his mind set on amassing a certain amount of money. Improvement is the cry of the age. Every workman and clerk is anxious to earn more money, and they expect to get it. They find no satisfaction in plodding along at the same salary year in and year out. They expect to see it increase, and increase. In

business, how different. A man works a few years, developing his business, and after it has just started to grow he gets tired and lets it drift along any old way. As has been said, we cannot stand still. We must advance or retreat. On all sides of you are the outstretched hands of your competitors, beckoning to your customers to come their way. Without action on your part, many will be lost. If you show a proper spirit of hustling, and a desire to hold their patronage, you can do so, and in addition hold their influence.

Persistency is desirable. "Consistency is a jewel," and persistency, to me, is also a jewel. If we are going to acknowledge defeat, because of several lost sales; if we are going to lose heart, because of a dissatisfied customer; if we are not willing to adopt an optimistic view of affairs, then, indeed, our chances are slim of ever accomplishing a great deal in a business way.

"It's easy enough to be pleasant
When life moves along like a song;
But the man worth while is the man who can smile
When everything goes dead wrong."

Persistency accomplishes a great deal. People respect the persistent man. Of course, one might overstep the bounds in anxiety to make a sale, but that is a place to use judgment and know when to stop. My idea of persistency is a steadfastness of purpose, a belief in the business in which you are engaged, a confidence in yourself and your goods and prices, and your intention to have a public hearing if persistency will win it.

To achieve success one must have untiring energy. Nothing worth having is obtained without an effort. If you desire a life of ease you must work hard and earn it. If you want your business to improve you must show people why it is to their interest to trade with you. Your profits depend upon your sales and naturally you want them to trade with you. This is

understood. What you should try to make plain through personal conversation and through advertising is the several reasons why it will pay customers to trade at your store, and what you are willing to do to hold their trade. People generally trade where they think they get the most for their money, either in quality or quantity. If you can show them that you can better satisfy their wants than others, or that they can trust you implicitly, then you can have the business. Naturally, as so many other reliable men are out with the same intentions, one cannot acquire even his own share without considerable effort; but he who is not willing to work to achieve success is not worthy of it and can never obtain it.

Going up stream is always slower and harder work than going down stream. The writer once read a little story regarding a man who was trying to encourage a friend to work harder by citing the quotation, "There is plenty of room at the top," and he was surprised to hear the answer that he guessed "he would stay with the crowd." Many others are of the same mind. Such will never be willing to put forth the efforts which success costs.

To advance requires that we have a good reputation among the people. What a man does outside of business hours lots of times affects his business. If he gambles a little it hurts him not only with his creditors but with his customers. A man must have a good reputation morally, as well as be an honest, upright business man. Success which we earn is appreciated, and a man who works hard to build up a business generally keeps it. Some business men who achieve a moderate degree of success immediately after opening up believe themselves to be children of fortune, and immediately settle back in their chairs and expect to have nothing harder to do than count money during the rest of their lifetime. Such are generally disappointed. "A new broom sweeps clean," is an old saying. Many patronize a new store because they know

that everything is brand new, and if the store proves it worthiness it has a chance to hold many of its chance customers.

Improving the appearance of our surroundings and the condition of our goods and cards can be accomplished with little effort during dull times, and doing this will help greatly in improving business later on. There is no difficulty in finding men who are willing to enjoy the results of hard-earned efforts, but there are not so many who are willing to make the effort first. All rules are subject to exception, but it will generally follow that the man who works the hardest along proper lines will accomplish more than the easygoing fellow.

"Desire not to live long, but well;
How long we live, not years but actions tell."

THE PHILOSOPHY OF BUSINESS.

CHAPTER LXVI.

THE LINE OF LEAST RESISTANCE

To be Followed Only when Productive of Best Results—Should Have Some Method to Discover Prospect's Desires—Keep Personal Preference in the Background—Methods of Suggestion in Selling Watches—Take a View from Outside the Counter.

WHILE not advocating taking the course which is the easiest in preference to taking that which is the most productive of results, the thought has often occurred to me that much valuable time is wasted in trying to lead a customer to purchase that for which he does not care, instead of following out the line of least resistance and selling him that particular article for which he has use or choice.

Ofttimes it is a difficult matter to discover just what article appeals to a customer, and each jeweler has or should have some method of obtaining an endorsement of the article most interesting to him. For instance, someone enters and asks to be shown sterling silverware. His taste may run to simply designed patterns, with little if any ornamentation upon them. In such a case it is very easy to know the style of goods which appeal to him, but one may have in stock a large number of such patterns, some in bright, others in gray finish. Unless indicated in some way that he had special choice, it would be wise to urge the desirability of the pattern of which you had the best stock, because then you could show a considerable assortment of the goods, and it would reasonably appeal to him that you must have liberal sales in the line in order to justify the carrying of the stock. On

the other hand, if he should show preference for a pattern of which you carried but a few pieces, you should be able to quote prices readily on the other goods inquired for, in order to make good your statement that you had sold down low on the pattern in question. Business demands that you should not urge against the purchase of one particular pattern which you have shown a customer, unless same is one that has been discontinued and for which reason it would be difficult to match. It is poor policy to display goods as being desirable to purchase and then to antagonize the customer when he shows that he thinks they are worthy of consideration. On the subject of silverware it would seem advisable not to display patterns which you were closing out of stock, except when you could show them to a customer purchasing a present where it would not make any difference whether they could be matched or not, and where this fact was mentioned at the time of purchase.

Too often we allow our own preferences in choice of goods to lead us into a discussion as to the merits of various articles, forgetting that we have our entire stock for sale, and it ought not to make any difference to us which goods we sell. Women often will ask a jeweler which of two pieces of jewelry he considers the prettiest and most desirable. Unless she has previously indicated her choice, it is dangerous to choose for her. We usually answer that when we purchased the goods we selected from the lines shown the most desirable patterns of goods, and that it would be almost an impossibility to decide just which to select of the two pieces of goods which were being especially considered. If the goods were of equal value tell her that it is merely a question of buying one and leaving the other; which she took or left was but of small moment. If there was a difference in price, tell her honestly just where the difference exists, and why the one is most expensive. Little differences in workmanship may be pointed out which explain why one costs more than another. This does not condemn the lower priced article, but accounts reasonably for the costliness of the other.

In the matter of watches a good deal of time is wasted in trying to lead a customer to buy a watch about which he knows absolutely nothing, whereas he has asked to be shown some particular make of watch. He has not asked for your advice or opinion in the matter. He has called for certain goods, and is entitled to be shown what he asked for without being urged to buy others. Many customers will ask your opinion about watch movements and cases; you are then perfectly justified in speaking of your favorite make of watch. If a man enters your store and informs you that he is considering the purchase of a watch, and asks you to show him something suitable, then you have the perfectly just right to display your own special watch, and urge its desirability and worthiness as a timekeeper. If, on the other hand, your caller has been in two or three stores, has been talked to regarding the merits of one particular watch, and comes to you thinking he can find a handsomer case, or perhaps obtain some advantage in price, if you immediately antagonize the watch mentioned and produce the one which you think is the best, you have simply unsettled his mind, so that he will not purchase at all then, or else he will go back to one of the other stores and buy what he wants. If you show him what he calls for, and keep your own particular brand in the background, you may sell him just what he wants, and at little trouble. If, in the tray which you lift out of the case, are two or three of your own special watches, the style may please him to such an extent that he will ask about them, thus giving you a chance to explain their desirability. Unless such interest is shown, it is advisable not to try to lead him into unknown ways, when he is already well established in the "line of least resistance."

Let us consider the matter from the other side of the counter. For instance, you are considering the purchase of a library chair, and you enter your favorite furniture store stating what you wish to look at, as, for instance, one of the large rocking chairs, finished in black leather. Would you be surprised if, instead of showing you what

you asked for, he took you back and showed you some brown or red covered chairs, not rockers, and informed you that these chairs were prettier and more desirable than what you had in mind? Would he be very much in danger of making a sale to you, unless he showed you what you came after? Wouldn't you have to consider the proposition a while before you changed so pronouncedly from what you had in mind to purchase? And in the mean time, while you were down town, if you should go to another furniture store asking to be shown large leather rockers in black, and were accommodated without being shown anything else to confuse the mind, would not the fact make almost certain that you would take the chair from him, even though you ordinarily would give the first dealer the preference? One cannot afford to take chances in such matters. The few cents extra profit made, if such be the case, will not compensate for the loss of confidence if the article recommended should not equal expectations. If, as often is the case, the article recommended is equally expensive, or perhaps more so, your efforts to give him greater value for his money are seldom appreciated. If he buys what he asks for he has assumed part of the responsibility. Then if he returns with a complaint an exchange can be arranged for what you especially recommend, and satisfaction will then be the greater on both sides. The old saying, "Convince a man against his will, he's of the same opinion still," is a true one, and if we study the situation closely we cannot but determine that we consult our own best interests when we "follow out the line of least resistance."

CHAPTER LXVII.

SYMPATHY FOR THE TROUBLES OF CUSTOMERS.

Those We are Obliged to Notice, Though Unsympathetic—Moderate Guarantees Advisable—Adjustment of Complaints—Independence Not Always Necessary—Take the Benefit of a Doubt—Cannot Measure the Influence of a Dissatisfied Customer.

NOW the jeweler may be a man of sympathy, or he may not. It may be that the troubles and sufferings of others may awaken sympathetic chords within us, or we may be cold and heartless as regards such matters. Be that as it may, there is one way in which we are obliged to share our customers' troubles, whether we wish to or not, and that is when that trouble is in connection with some article of jewelry which was purchased at our store, and which through the vicissitudes of life has become injured so that it does not give its usual service. Then comes the question of the guarantee. The customer can remember just what you said about the article, and sometimes can remember more than you said. Sometimes they remember a price much in excess of that actually paid. What are you going to do about it? That is the question. You sold it, and you guaranteed it, and you made a big profit on it. What do you propose to do to make things right with the customer? Well, in the first place, in order to avoid such complaints, we should be moderate in our statements.

We should not proceed upon the theory of the cheap filled case maker, who figures in this wise: "Perhaps the customer may give it away, or he may lose it, or he may get hard up and be obliged to pawn it, or he may have his pocket picked, or he may drop it on the railroad and a train may run over it. In fact, so many things may happen to the article before it proves that we are

liars, that it does not make much difference what we say to make the sale." Some jewelers may proceed on this theory, but my idea is that most of the extravagant guarantees are given by inexperienced clerks, or else the imagination of the customer has created them. But, moderate as we may be in regard to what we guarantee, we still have from time to time, complaints which must be adjusted to the customer's satisfaction. Now, we all have our own ideas of what is right and fair to demand, but we must learn to look at things from the other side of the counter. If your customer is open to reason perhaps you can convince him or her that they are asking more than justice demands that you should do, but there is an old saying to the effect that, "Convince a man against his will, he's of the same opinion still," and you'll find this to be the case, to a certain extent, in the handling of complaints. It is not always wise to make a customer feel small, or ashamed of himself. If he has pondered the matter over at home, has finally made up his mind that he has a just cause of complaint and has come to your store with it, there is a question whether you can persuade him that he is unreasonable without acquiring his ill-feeling.

One day's business, or one particular sale, or one particular customer do not make a business, but they help to do so. It is better for the sake of your business to allow yourself to be occasionally imposed upon, as it were, than to always obtain your rights and lose a customer. If your customer is asking something unreasonable, in time he'll come to know it, and the fact that you were kind and considerate in your treatment of him under such circumstances, will cause him to feel an interest in your business otherwise impossible. He will understand that you have done him a favor and he will reciprocate. We all know that there are occasions when independence is necessary, but they do not happen as often as some people think they do. The customer who brings a watch into your store for a mainspring should be told that the watch must be cleaned before you can

guarantee it to give him satisfaction. Then, if he declines to have it cleaned because of the cost, you have some ground for telling him when he returns it, that the watch must be cleaned.

Very often the jeweler takes in a watch for a mainspring and says nothing about the cleaning. The watch does not run properly, the customer returns it under the impression that the trouble rests with the spring which you have put in for him. Then you tell him that the watch needs cleaning and will cost him a dollar or so more. He does not understand it; he brought the watch to you to repair, and as he understood it, you did everything it needed. Now you want another dollar to make work good which should have been done before. The only way you are going to satisfy that fellow is by cleaning his watch for nothing. All that can be avoided by following the rule advised in the first place. Insist upon cleaning any watch brought in for other repairs, unless you have previously done that work within a short time.

Then you have numerous complaints about a ring which you have soldered becoming unsoldered; stones set in rings and pins coming out, and so on. How can you keep your repair department going and returning profit, and at the same time keep your customers of the satisfied sort? Well, as near as I can figure it out, it is necessary that you charge a sufficient amount for each and every job done, to cover the little incidental complaints which require service for nothing. In taking in work be thorough. Learn a customer's desires and quote a price which will allow you to do the work necessary without slighting it. Give yourself the benefit of the doubt on difficult work. One thing to remember is that your customers will stand for an overcharge on a job, rather than to pay over for some job which they consider was not properly done the first time.

No matter how you try you will find customers who will kick. Now, you must decide whether you are going to try and keep that customer's trade or whether you consider that their trade and influence is worth so little

that you can afford to offend them. And right here is a difficult problem to solve. You may know to a cent how much the trade of a customer is worth, but you cannot measure the influence. Sometimes people who trade least are good advertisers. They make a big noise in a store when they come in to complain, because they wish to be sure that you will give them what they consider their just deserts. Such people often do loud talking outside for a store, or will bring a customer to you. Marshall Field used to say, "The customer is always right." We know that this is not true, and yet a mammoth business has been created on that theory. Can you afford to set yourself up as an authority on how best to use customers, in opposition to the policy of a big store like Marshall Field's? No, you cannot do it. You know that after all, it is the little things of life which worry most, and some people who act the smallest over a picayune transaction, loom up bigger in larger transactions. Give the customer the benefit of the doubt always. Allow yourself to be imposed upon, rather than to take advantage of a customer. We realize that sometimes it is almost more than an independent man can stand to have himself imposed upon, but do not lose sight of future possibilities in present transactions.

CHAPTER LXVIII.

A CAUSE FOR EVERY RESULT.

Rules for Attaining Success—The Matter of Accommodation—Must be Done Graciously—Correcting the Customer's Errors—Need of Money Has Little Influence on Sales—Helping Out a Friend—Be Sure to Satisfy the Customer.

WE hear a great deal to-day through advertising matter, that "there's a reason." We do not often apply that statement to many things, but if we stop to analyze the various questions which engross the public mind and eye, we will see that there is a cause for every result. By the way, some bright mind has pointed out the difference between results and consequences. He says results are what we hope and work for; consequences are what we get. Nevertheless, there are reasons which one can find for the success of one store and the failure of another. Many stores are conducted upon such policies that ruin is written on the wall even as Belshazzar's doom was written so many years ago.

It is not enough to desire success, or to wish that we had money. Even the corner loafer whose only ambition is a job to unload schooners, is equally anxious to obtain money, because money will purchase that which he desires. It would seem as though it should be simplicity itself for each storekeeper to be a successful merchant; so many trade paper writers have told how to do it. And yet, week after week, we read of this one and that one who has petitioned in bankruptcy, assigned, or is seeking some kind of settlement. And the strange thing about it is the fact that, as the insane asylums do not contain every one who is entitled to a place in them, so too, the complete list of "business failures" will never be written.

Why is one store a complete success? And why is its

neighbor a failure? These questions are not hard to answer if one search diligently for their solution. There are certain hard and fixed rules which have been laid down from time immemorial which one must follow in order to attain success. You have read these so many times, that it seems idle to mention them again. They are such qualifications as honesty, truthfulness, promptness, and so on. Do not infer for a minute that the writer charges the unsuccessful merchant with being short in any of these particulars. Remember that success is not promised by any of the great thinkers, to those who follow these set rules, but it is given as a positive truth that success cannot be attained without them. After that there comes the necessity for a great many additional qualities, in which, however, men differ radically.

For instance, in the matter of accommodating customers, there is an opportunity for a wide range which will include all sorts and conditions of men. Here we find the man who will go the limit in the matter of accommodation, and all grades down to the man who never did anything for anybody unless there was something in it for him. And then there is another factor to be considered, and that is courtesy. It is not enough to perform some desired act, but it must be done graciously. It is the difference in manner in which men do things, which makes one man popular and another unpopular. You step into a store and ask for something which will require an unusual effort to perform. The goods are in an upper room, or in an adjoining warehouse. If the man who starts to wait on you goes after the article requested, muttering to himself because of the enforced expense of energy, you do not feel like troubling that same man again. You would much prefer to go a little ways further and seek the article desired at a store where the proprietor or clerks are willing to oblige and do so in a pleasant manner.

Then there is another difference of manner which makes for either a pleasant or unpleasant effect. Customers ofttimes in error call things by incorrect names.

You can correct them in an unpleasant manner which will offend, or you can demonstrate the use of the article and call it by its proper name; or if the customer is selecting the article for a use which will make well informed acquaintances smile, it is easy enough to set her right without giving offense. Take, for instance, the many little articles of silver which can be used for different purposes, although the trade name may indicate but a single one for which use can be found. If the customer is making an error, state the fact that it can be used for several different purposes, although the manufacturer catalogues it as so and so. You thus save your customer from buying a cuticle knife for an envelope opener, or other similar mistakes. The matter of personality enters into every transaction. Customers dislike to leave a store without purchasing when they are shown every attention and courtesy possible, but if they are antagonized at every turn, contradicted about this and that, and have to listen while the proprietor or salesman airs his superior knowledge of the goods, they will most likely retire without buying.

Your desire to sell goods will never bring you anything unless you can advance some reason other than the fact that you need the money. For every dollar there is a dozen hands stretched out. You cannot make sales by condemning competitors or the class of goods they carry. One must show himself, above all other things, to be a man. Sometimes the fact that a man is big and liberal in his views will win a sale for him which would otherwise be lost. Every store has its customers; those who would not willingly go elsewhere to trade. However, in every city are men and women who are well enough acquainted with several jewelers that they cannot properly be called customers of any one store. They buy where it pleases them to make the immediate purchase. How shall we handle such customers? They look around before buying. Well, here is how one jeweler made a sale to such a customer. He showed him diamonds and the customer finally decided that if he bought any from him

it would be one at $150. He stated that he wished to look in one more store before deciding. Then he was going to think the matter over and decide where he thought he could do the best. He mentioned the name of the store where he wished to look, and the name being that of a friend of the jeweler, the latter thought he might as well put in a good word for him, so that if he could not land the sale himself, perhaps his friend might be able to do so. He accordingly told the customer that the store mentioned was a good one, and that he could safely make his purchase there. He said, "You tell Mr. ——— just how much you want to pay and he'll be perfectly honest with you, and give you full value for your money." Mr. Jeweler was much surprised when his customer said, "Well, if that's the way you feel about it, I don't think that I need look any further. I'll take that ring."

This merely illustrates the fact that it does not pay to knock. It has been well said, "You cannot saw wood with a hammer." Show your customers that you are a big man in a business way. This you cannot do by being "chesty." It is by being above the grasping spirit which means that the immediate sale must be made above everything else. Do not sacrifice your self-respect to make a sale. Always send your customer away satisfied, whether he has made a purchase or not. Remember the sign which is displayed in almost every establishment, "A satisfied customer is our best advertisement."

CHAPTER LXIX.

THE ELEMENT OF CHANCE.

Conciliating the Customer with a Complaint—Kickers Satisfied with Only One Kind of Settlement—Every Transaction Presents a Chance for Good or Ill Will—A Change of Mind Through Suggestion—Pleasing the Finicky Customer.

WHILE not believers in "luck," as it is generally termed, we must all agree that there is a certain element of chance which enters into every sale, and every transaction which takes place in our stores. The door of your store opens and a prospective customer enters. You step forward to meet her and to learn her desires. Perhaps she has entered for the purpose of making a complaint about the wearing qualities of some article purchased of you. Perhaps her complaint is not just, or her manner of making it strikes you unfavorably. Then comes the "element of chance." You have the opportunity of so handling that customer that you conciliate her, and make her a walking advertisement for your store, or (which is perhaps more likely to occur), you go up in the air, and tell her very plainly that she is unjust in her expectations and claims, and let her understand that you will not be imposed upon. If you go at it right, you can at almost no expense make that woman your friend and well wisher. If she is innocent of any intention to take advantage of you, she cannot but be well satisfied with your treatment, while if she knows that she is imposing upon you, she will respect you for your courteous treatment and will send enough customers your way to make good for the little which she has cost you.

On the other hand, if you talk to your customer as though you considered that she was trying to take advan-

tage of you, and you show that you are angry about it, she will reciprocate your feelings, and perhaps will insist to such an extent that in order to prevent a scene which will attract the notice of other customers in the store, and be reported on the street, you will agree to do what the customer asked you to do in the first place, but, as you are doing it under pressure, you do not gain the good-will of the customer the way you would if you had agreed to make good without any trouble. There are a certain number of people in this world who can best be described as kickers. While they are universally despised, they just as universally get their rights. The easy-going customer often accepts in silence misfit clothing from the tailor, or takes his watch to another jeweler to be repaired, paying the second charge rather than filing a complaint. Not so the kicker. He has paid his money and demands satisfaction. One thing to remember in waiting upon such customers, is the fact that there is only one settlement which will satisfy them, and that is by doing what they request. If you intend to do this, or will do it as the price of peace, do it without any argument. Unpleasant scenes with customers of this sort unfit you to wait upon the next customer, who perhaps may notice some little discourtesy and postpone the prospective purchase.

As stated in the opening sentence, there is an element of chance in every transaction which takes place in your store. A customer is seeking some little article as a gift for a wedding or anniversary. He is looking for some odd piece of goods, which you do not happen to have. But remember, he does not have to buy just that one article. It is up to you to change his mind about it. This you will never do by telling him bluntly that you do not have the particular article called for and asking him if something else will not do. Argue it out in this way, "I suppose you are thinking about this article in connection with the approaching wedding of some friend. Now, while we do not happen to have that in stock, we have made unusual preparations for this spring's wedding

season, and I am sure that we can find something which perhaps you have not yet thought of which will be even more desirable than the one you had in mind. At any rate, it will not take more than five minutes of your time, and if we do not find anything you like, there will be no harm done."

One customer out of ten will insist that the article asked for is the only thing that will do, while the other nine are open to conviction. Most inquirers after a piece of goods, merely have that as a starting point. They do not care whether they buy that one thing or something else. But it remains for the man who can suggest something else to them to make the sale. Merely telling them that you have not what they are looking for will never bring you business. Remember that you are a merchant and not merely a storekeeper. Remember that your customer is in your store because he has confidence in your judgment and honesty. Remember that he values your advice above his own ideas. Be master of the situation. Do not argue with customers. Persuade them that certain things are desirable. Convince them that you are in reality in their employ when you conduct your store; that there are certain customers on whom you rely for support, and of whom you think when you are buying goods. Impress upon them the fact that your guarantee of quality is their protection. Teach customers that they can depend absolutely upon your word, and that your word is your bond.

The element of chance enters into the transaction with a customer who is seeking some small and trivial article, and who is taking much more time than the purchase warrants. That same customer will want other and better things. Perhaps he is "fussy," or over particular. Perhaps he can see small and infinitesimal defects upon articles shown. Perhaps you feel like urging him to go somewhere else and buy. Don't do it. That same customer is going to buy a great many articles in your line, and the store that will sell him these various things is the store which will go out of its way to please him.

You will often find that the customer who is finnicky about some trifle, is just as much the other way when he comes to buy a watch or diamond. Just think it over to yourself this way: "Here is a customer of the sort that no one wants. Yet in a lifetime he will buy a great deal of jewelry. He has his friends, too, whom he can send our way. If there is any way under heaven that I can please this man without sacrificing my self-respect or my profit, I'm going to do so." The customer who buys quickly and who does not ask unnecessary questions receives good treatment wherever he goes. Your chance of making any great impression on him is very small. It is with the man who is so constituted that he makes a bore of himself, that you have the chance to make a strong friend. Think of this when you next strike a customer of this sort.

Your repairing department presents another "chance" to make friends. Many jewelers neglect this branch of their business, particularly the repairing of clocks. And yet every household has clocks galore, most of which need repairing. If you have calls for doing this work, do it promptly and do it right. Charge enough to cover your time calling for and delivering them, but do the work and do it on time. You'll make many a friend in this way. In closing, let me just remind you of the element of chance in every transaction, and as the rule in cards is, "when in doubt play trumps," I might say, in every transaction, play your best cards, which are courtesy and patience.

CHAPTER LXX.

PROFITING BY EXPERIENCE.

Making Lessons of the Past Help in the Future—Experience Gained Through Mistakes is Worth its Cost—The Insistent Demand for Accommodation—Planning Advertising for the Newspaper and the Show Window—The Future Depends on Satisfied Customers.

THERE are people who obtain a living (I almost said earn a living) by pretending to look into the future for other people, and through the information thus acquired to be able to advise their patrons just what to do in order to achieve the desired result. Thus we find fortune tellers, clairvoyants and palmists, living in out of the way parts of each town, in houses long since discarded by ordinary people, and yet who claim to be able to advise customers what stocks to buy and what to sell in order to win in the stock market; who will tell a person whether their proposed change in business is wise or otherwise. It seems strange that these "failures" in life, as they are labeled by their appearance and manner of living, can hoodwink any sane person into believing that, through any possible combination of circumstances, they could be able to tell that person anything of value or anything which he did not already know.

However, it is not the purpose of this article to enter into controversy with any one who obtains a livelihood from such methods, or with those who through charity or mental incapacity, contribute to their expenses. The Good Book which has come down to us through the ages, contains this very apt advice, "Forgetting those things which are behind, and reaching forward for the things which are before, I press toward the mark." It is not sacrilege to use this sentence in connection with the re-

tail jewelry business. While not advocating the forgetting of the lessons of the past, we should practice forgetting the trials, the discouragements and failures of the past, in so far as they depress a man. We should remember and profit by the lessons taught us by hard knocks in the school of experience, but we should not decide that because business has not been just what we would wish that there is no use in trying. We should not decide because certain lines have moved slowly, that business is going to the dogs. We should not begin to berate the jewelry business as a business when perchance it is ourselves which need the calling down. It is a matter of common occurrence for men to make mistakes. Mistakes in buying are often made, but unless the buyer has been reckless in his purchases, the loss is not large, and the experience gained is worth all it cost. We should not spend our time in useless regrets, nor resolve that we will never venture again. The advertising value of some goods, and their use in the show window as decorations, should be taken into consideration when estimating our losses from poor sales.

The reputation for being up-to-date is worth considerable, and means getting in on the ground floor with all novelties. It does not mean overstocking, but it does mean getting in at the beginning. When you find that certain goods are being shown, put in a few of them; enough to try them out, and perhaps all that you will need to have before the tide sets in another direction. To all intents and purposes you have done just as well as though you stocked a whole lot of the goods and was left with a big balance. You cannot expect to handle just the staples in jewelry, and let your customers look all around for some of the small pieces which do not run into money, nor return large profits. Some things must be carried in stock for accommodation. The street car system of your town has hours of the day when traffic is heavy, and other hours when the cars are but sparsely filled. During the early hours of the morning and late at night some of the trips are conducted at quite a loss.

Nevertheless, the accommodation to the community is great, and is not only appreciated by the public, but is demanded by it. Thus it is with some articles of jewelry. The demand for them is not particularly great but it is insistent.

A customer in search of one of these articles will naturally go to his regular jeweler's for it, but not finding it there he will go elsewhere in search of it, and the store which has it will see him again. "The past at least is secure." No need to worry about that. To-day is here with us now and we should improve each shining minute, for to-morrow it will be a matter of history. Looking to the future, we should strive at all times to make each succeeding day an improvement on the preceding one. How can we do this. You can answer for yourself, as the writer can for himself. Goods which we discover to-day to need attention of some sort, should be put in proper condition so that the returning customer will find an improvement, and having been partially tempted the day before will be a quick customer to-day.

Your future advertising should be carefully planned out now. There has been such a great change in jewelers the past few years that nearly all of them are advertisers to some extent, and in some way. Most jewelers use small space, and as a natural consequence do not get much into their advertising. It is a mistake to try and crowd too much into an advertisement, and as to quoting prices in a newspaper, it means practically nothing. Better give general talks about your stock or store policy and then make your price quotations in your show window where passers-by can observe both goods and prices. In our show windows we should typewrite a few short sentences about our store and stock, and then paste the paper on which they are written on heavy cardboard so as to make the sign stable. Take, for instance, a card like the following: "Our future depends upon you. You must be satisfied with your purchase and your treatment, or we cannot hold your future patronage. We are here to please you." Oh something like this: "Here

is a store where one is free to come when he pleases, examine, question and admire, and depart when he pleases without being urged to either buy, or give a satisfactory reason for not doing so." Consider the future in every transaction which takes place in your store. Never allow a customer to go away dissatisfied if it is possible to straighten out their complaint. Sometimes customers are unreasonable, but if it is impossible to satisfy them in any other way than what they demand, figure out mentally the cost and see whether their good-will is not worth the cost anyway. Very often we have said to such customers that we are always willing to make things right, and the fact that you ask us to do this thing convinces us that you are satisfied that it is a reasonable request, so we will do just what you ask. We will suppose that the request was unreasonable. Your customer knows that just as well as you do. He cannot but appreciate your courtesy and kindness in the matter, and he certainly will make up to you over and over the cost of keeping his good will.

The future is what you are looking out for. To obtain the success you desire you must have more customers buying from you, or else you must sell the same people more goods. The trouble with this jewelry business is the fact that you never know who your customers are going to be. The people who have bought heavily from you are practically through buying such goods, while the new purchaser is an unknown quantity. Treat every customer as though he were your only customer and that your success depended upon him.

CHAPTER LXXI.

THE WELL BALANCED LIFE.

Do You Sometimes think "What's the Use?"—Then Change Your Methods—Don't be a Slave to Business at the Expense of Your Family—The Almighty Dollar Never Purchased Health or Happiness—If Business Compels Attention Night and Day, Better Quit and Try Something Else—Cultivate Your Competitors in a Social Way.

SOMETIMES when business is dull, or its cares are multitudinous and wearisome, one is inclined to wonder whether it is worth while. The man who is an employe has done his full duty by the concern when he has performed the work which is his to do, and whether or not there are many other things that need to be done, it need not worry him. He is hired for a specific purpose, and when he fulfills his part of the agreement he has done all that can be expected or required of him. Not so, however, the owner of the business. Not only must he perform his accustomed tasks, but he must perform them ofttimes under great disadvantages. He may have an unusual number of customers in the store during the day which has interfered with the progress of his work. Perhaps this may necessitate his remaining after the store is closed in order to catch up. This, then, is where the employer and employe are somewhat differently situated. The employe works so many hours a day, and can go to his home at its close free from all care about the business. The proprietor cannot so easily lay down his burden, but must have his business continually on his mind, and be trying to devise plans for carrying it on to even greater success. Sometimes this means that he will deprive himself of relaxation in the form of entertainment; he feels that he must

give his entire attention to his business. If he does this it means that even if he can count himself successful, as the world counts success, his life is an entire failure.

There are certain other duties which a man owes as well as attention to his business. His prime object in conducting it is that his family and himself may enjoy more of this world's pleasures than would be otherwise possible. How can they do this when he is so wrapped up in his work that he cannot think or talk of anything else? He becomes a mere figurehead in his own family because they have learned to live without him, and the money earned is accepted as a matter of course, and entirely free from any sentimentality. Now, this is not a good condition to have in a family. The man, if he is the right kind of a man, is worth more to his family than any money which he can earn at a sacrifice of his part in the social life of his family. The almighty dollar is almighty in some ways, but it never yet purchased health or happiness. Be careful then not to offer too much sacrifice of your own individuality at its altar.

If life is to be worth the living, either to yourself or your family, it means that you must have a certain amount of time which can be at their disposal. You will find that every hour you can spend in their society when you are free from cares of business, will make you better able to cope with the problems which confront you in the business world. Rest is said to be a change of scene or action. If you are puzzled over some business problem you'll never solve it by sitting up all night at it. But if you will do something to distract your mind from the consideration of that one thing you'll find that when you again take the matter up your mind will more easily grasp the details and more quickly reach a decision. When a man is physically or mentally tired out, he will often be sent away for a change of scene, because in the change of scene his mind will be carried from the matters which have been absorbing his attention to the new ones suggested by the hills and valleys of the new country.

Now what is the use of waiting until you are ordered

away from business before taking the much needed rest? You can just as well so arrange that sufficient time will be given you to restore wasted tissue. If you were to be suddenly taken ill and confined to the house for a couple of months, somehow or other your business would get along. Make up your mind that you will be thorough in your work while in your store, but that you will not work after hours either in the store or at home, unless once in a great while it becomes necessary. Do not be a slave to your business. If you cannot earn enough out of that business during the daytime, with perhaps keeping open Saturday evenings, better quit and get into something which pays better or where the work is easier. Many a watch repairer has given up a position where he has had comparatively short hours, and where he has been able to save money, in order that he might enter business in a small way, and after opening his store he has felt it necessary to work from seven in the morning to nine and ten in the evening. Is it worth while? Not if you figure to get more out of life than a few paltry dollars. If each jeweler would only figure that his business would be respected more by the general public and that his commercial standing would be much better among other business men if he closed evenings, and met them in social ways at clubs, he would be much better off.

There is another line of sociability which each should take up, and that is with all the other jewelers in your own town. The past few years have seen wonderful changes in such matters. Competitors there are to-day, but through social intercourse and friendly discussion of trade matters, the individual jeweler has come to realize that unless he can make a profit on a sale that he might better not make it. The jeweler is more prosperous to-day than ever before, and all because he has mixed with his fellows and found out that the well balanced life demands that he develop himself along social as well as commercial lines. Show the people that you are human; that there are other things you enjoy besides fixing watches, or selling diamonds.

If you can afford it buy an automobile; or if not, occasionally hire a carriage and take your family out for a ride. Belong to some fraternity or club. In short, be human; be what you were intended to be, happy, healthy and prosperous. The strange thing about human nature is, that when you begin to show the public that you are getting along, and are not so closely confined to your business, just that moment a lot of people will decide to give you their patronage, which they never thought of doing until they learned through observation that you were "getting ahead." Remember that all work and no play makes Jack a dull boy, but, incidentally, that all play and no work is even worse. Try and mix work and play together in such a way that you will enjoy your work just as much as you do the relaxation, and this you will do if you do not get too much work. We are all better off because we have to work for a living. It is the crowding of an extra hour or two on to an already full day which makes us wonder whether life is worth living.

CHAPTER LXXII.

SELF SATISFACTION; IS IT COMMENDABLE?

Two Sides to Every Question—Easy to Overdo a Feeling of Self Importance—Customers Susceptible to a Delicate Hint of Their Influence—Lead Away from Price Argument When Other Stores are Quoted—Selling Reliable Goods Only Inures to Self Satisfaction.

ALMOST every subject has two sides to it. Even great combinations of interests which are detrimental to the general public have two sides; the inside and the outside. So, too, the question of self-satisfaction has two viewpoints, one of which will prove that self-satisfaction is desirable, and the other that it is harmful. It is a very hard proposition to convince a man that your methods of doing business are proper and that your stock of goods is all that it should be, and you cannot do it unless you hold that opinion yourself. The question resolves itself into this one thing: A man must so live and so conduct himself and his business that he can be well satisfied with these several things. Then he can very easily meet all comers. Of course, one may be satisfied with his condition, when he ought to be alarmed. He may feel that he is doing everything that he could do to promote business success when he is neglecting important details. He may be so well satisfied with himself that he gives his possible customers to understand that he is a very important man in the community and that their trade is of small consequence to him. Now, we all realize that it is of utmost importance to us to hold our trade, and if possible to get more. Because we seem to be achieving a moderate amount of success we should not assume the character of one who has accomplished all that he ever expects to do, and that we do not need to

do any more business; in short, that we could retire at any time.

We all have competitors, more or less, although we often hear of stores which do not recognize competition. Nevertheless there are instances on record where the leading store of a town has gradually gone down and out, while the younger, more zealous, more obliging competitor has increased until he has arrived at the distinction which used to belong to the old store. This is where one must be careful about this self-satisfaction business. It is easily overdone. We must remember that our customers are all human. And the one thing about human nature is, that we are all susceptible to flattery. We all like to feel our importance. Thus you will find that you must give your customers to understand that their patronage is important to you; that you will do anything within reason to obtain and hold it. This you can do without a sacrifice of self-respect. Each of your customers likes to feel that they are important factors in making your business a success. One of the best methods of promoting business is to sell a customer something to this effect: "You have it in your power to do us a whole lot of good. Your influence is worth more than any amount of newspaper advertising we can do. If we satisfy you be good enough to speak a good word to your friends, and if perchance you ever get hold of a piece of goods at our store that is not giving satisfaction, return it to us and we will cheerfully make good on it." Knowing that you are doing the right thing with customers will give you a feeling of satisfaction which will materially aid you in doing business. It assists you in waiting on the customer who is always mentioning what he saw in some other store.

Now, it is the custom of some jewelers to "go up in the air" at the mention of another jeweler's name. This is worse than folly. You demonstrate that you are hurt when you begin to berate him or his store. You have abandoned self-satisfaction and have confessed to your customer that, in your opinion, the other store has you

beaten. When a customer mentions the fact that he has been looking elsewhere, and suggests that he thinks he can do better in the other store, maintain the same manner and demeanor as you had previously. Do not change the tone of your voice, or act as though you thought that his looking elsewhere would have any bearing on the case. Argue about the desirability of your goods; the heavy weight; the genuineness of the stones; the workmanship. If it be a watch, speak of its many good features; its adjustments and timekeeping qualities; give your customer something other than price to think about. Give him to understand that there are other things, and many of them, which perhaps he is not familiar with, which determine the value of an article of jewelry. Also, speak of the fact that your interest in the article does not end when you have delivered same to him and taken his money. Tell him that you make a profit on every article sold, and that he will never hear you whining because you have had to make good on a sale. He will always find you as ready to make good whenever that may be necessary as you were originally to make the sale. The jeweler's guarantee is worth something, and must be charged for.

Another method to practice which is productive of self-satisfaction, is to handle only such goods as one can safely recommend. Then he can positively assure the customer satisfaction and can also be well satisfied himself with the sale. He does not have to look for the return of the customer with a complaint at a later date. Too often we follow out the line of least resistance in a sale, when we would be following our own best interests and safeguarding our customer's were we to advise the purchase of a better article. It is so easy to advise, without trying to force our opinions.

Thus we can say to a customer considering the purchase of a watch, "Of course, it is not necessary to buy the most expensive watch in order to get fairly good timekeeping qualities, but this one thing is positively so, that you will never regret the purchase of as fine a watch

as you can afford to buy. A watch is made by machinery to conform to certain fixed rules, and may sometimes keep excellent time without further adjusting. Under ordinary conditions, however, the watch which has been run and timed in different positions, under the eye of a careful mechanic will give better and more lasting satisfaction, and will prevent your missing important engagements and will save you lots of time during a lifetime. Some men lose time every day, because they do not know whether their watch is right or not, and must start early enough to make due allowance for it. Buy as good a watch as you can afford."

Your customer will remember that your advice was thus and so, even if he does not follow it. So it is with the purchase of some other article, a ring or brooch. Point out the difference in price between genuine and imitation stones, between ten and fourteen karat settings; urge the purchase of the best, and tell your customer that quality is remembered long after price is forgotten. Conduct your business so that you can feel that you have done right by your customer, and then you'll have that feeling of self-satisfaction which is commendable.

CHAPTER LXXIII.

SEE OURSELVES AS OTHERS SEE US.

Indifference to Public Opinion Not a Good Business Policy—Take an Occasional Look at Your Store from the Outside—Appearance of the Stock from the Customers' Viewpoint is Important—Marks of Prosperity in Keeping with a Display of Fine Goods—Keep All in Order.

SOME people profess to be absolutely indifferent to the opinions of others. They pat themselves on the back that this mental condition is theirs. However that may be, there are very few men or women who have amounted to anything at all in this world who have not given careful consideration to the opinions of others. In fact, it is through the expressed opinions of others that we learn whether our course of action is pleasing or otherwise. A merchant prepares what he considers a trade winning advertisement. He inserts it in the leading papers of his town, or he mails it prepared in attractive form to his prospective customers in the surrounding territory. If no one ever mentions that advertisement he is at a loss to know whether it was of any material benefit or whether its effect was not directly opposite from what he wished it to be. But, if an occasional customer was to mention some article particularly described in the booklet or ad. and asked to see it, or if some quotation is mentioned and commented on favorably, then he has learned through the expressed opinion of his customers the commercial value of that particular advertisement. So, no matter how independent we profess to be of what other people may say or think about us, the fact remains that we cannot long remain in business, unless we obtain and hold the respect and good opinion of our customers. This being the case, we must consider all the time how our actions appear to others.

The writer was in a jewelry store recently where the proprietor had very neatly and tastefully arranged his stock in his showcases in circles and semi-circles, and so on, but he had arranged them all from the viewpoint obtained from the back of the cases. They looked good to him, but the effect upon the customer could not be otherwise than amusing. If he had gone on the other side of the counter and tried to take the viewpoint of his customers he would have seen his mistake. The trouble was that he was not considering his customers at all when he arranged the display. Cultivate the habit of getting on the other side of the counter. Also cultivate the habit of discussing your business policies with some of your best customers, inviting their criticism of your methods, or at any rate, their comments. In this way you will sometimes learn that what you have considered your strongest selling methods are in reality merely consumers of energy. "As others see us." That phrase if properly understood and appreciated will tend to make us more careful of our personal appearance.

If the traveling representatives who call with regularity were other than what they are, neat and cleanly, how much attention would they receive from you? The occasional representative with the soiled collar and ragged necktie, baggy pants, and three days' growth of whiskers on his face, may have concealed in his grips some of the most desirable goods which have ever been brought into your store, but the chances are that he will never show them unless the name of the house or his previous acquaintance entitles him to that privilege. It is so in your own experience with your customers. If you present a prosperous appearance and take the proper care of yourself, keeping a clean face and avoiding shaggy hair, you will find that your appearance will assist materially in the selling of goods. If your appearance is such that you seem to harmonize with the surroundings and the class of merchandise displayed, the attention of the customer

will be taken from wonderment at your careless appearance, to the beautiful character of the goods displayed.

Perhaps this last sentence is a little vague. What the writer is trying to impress upon you is the fact that unless your personal appearance is what it should be for one who sells fine goods, it will jar so upon the sensibilities of the prospective customer that they cannot get away from you long enough to think about or buy your goods. For instance, if you were invited to attend a dinner at the home of a wealthy gentleman, you would not be at all surprised to have the door opened by a well dressed servant, but you would be immensely startled to have that same door opened by a servant not properly prepared. Being well dressed does not necessarily mean being expensively dressed; nor does it necessarily require a red necktie. In fact, the well dressed man is one who is so outfitted that everything harmonizes to such an extent that no attention is called to the clothes at all, but merely there is the general good effect.

An extra suit of clothes a year perhaps, a few more dollars in gentlemen's furnishings, a trifle more for laundry work, shoe shining, and other accessories of the real gentleman, and you have created an impression (among those with whom you desire to) of being one who is prospering in his chosen field of work; and if there is any one thing which does more than another to boost one's business, it is to have the appearance of success. Do not ever allow yourself to be in such condition regarding your clothes that you are ashamed to come forward and wait upon your wealthiest or most cultured customer. If you are in the mental condition which usually accompanies such dress or neglect, you cannot get it out of your mind. You are not at your best in waiting on them, and really welcome their early retirement from the store. Such ought not to be the case. We ought to welcome the visits of every possible customer and ought to feel at home in waiting on any of them. Just consider how others view you and your store. Remember that you cannot allow your store to present the appearance of neg-

lect any more than you can allow yourself to present the same appearance. There are certain goods in stock that are not shown as often as some others. How easy it is to let these trays and their contents accumulate dust and tarnish, and consequently reveal to the possible purchaser the fact that you have not sold nor did you expect to sell any of these goods.

Every department of your store should be continually in order. "As others see us." Remember that your own opinion counts for but little, except that a man must have his own respect before he can gain that of others. It is the other fellow who spends his money at your store. It is his good opinion that counts. Strive to get that good opinion. The columns of your paper may teem with well written advertisements, and yours may be among the best of them, but unless the statements there made are endorsed by the appearance of your store and yourself and your sales people, your money invested in advertising has been thrown away.

Robert Burns once said, and so truthfully, "O wad some power the giftie gie us, to see oursel's as ithers see us." And that is the text and the final words of this little sermonette. Think it over, and then write down in the tablets of your memory, "As ithers see us."

CHAPTER LXXIV.

OPTIMISM IN BUSINESS.

All Successful Men Have Been Optimistic—What Man Has Done, Man Can Do—Contagion in a Look—Confidence in Self and Goods Help to Make Sales—Lack of Assertativeness Prevents Success—Act the Part of the Successful Man.

MOST business men are optimistic; all successful ones have been optimistic. To attain the respect of the community in which we live requires that we must first of all have respect for ourselves and our abilities. So, too, if we wish the public in general to consider our business to be a successful one, we must acquire that spirit of optimism which will enable us at all times to inspire confidence in our ability to win out in the battle of life. The habit of thinking bright thoughts will help us over many a dark spot in our business career. For instance, we all have days which are dull; when things, if they go at all, go wrong; such days, if pondered over, will make one despondent regarding his business. But if he can always think of the brighter days past and to come he will be so filled with hope and encouragement that all the dullness of that particular day will be lost sight of. For example, one month may run considerably behind the same month of a year ago. We might feel discouraged, but if we will look up our records, we might find that during the month in question we had sold several large diamonds or expensive watches. If this be the case, we should not feel discouraged, but be filled with hopes that on some day soon we may run across a few equally good customers, who will bring up the average of the present month.

Always remember that what man has done, man can

do. Do not think that because you have had unusually good business in the past few months and the present one is quiet that it signifies that hard times are with us, and that the best thing you can do is to tell every customer who comes into your store that "business is quiet." The best thing you can do at any time, whether business is brisk or slow, is to talk things up. Give people to understand that whatever conditions prevail elsewhere, you are perfectly satisfied with the business you are doing. It is said that a look is the most contagious thing that there is. Probably all will agree that this is so. The truth of this statement can be easily tested by standing on a corner and looking up into space. Before you have looked two minutes you will have gathered a crowd of star gazers or sun worshipers that will surprise you. No questions will be asked or answered. The mere fact that you are looking for something in the air, will be sufficient reason for passing throngs to stop and take a look, too.

Your looks will also tell to the public whether things are what they ought to be or not. Then your remarks are very likely to be quoted in different places. One must figure on this fact and guard accordingly. Your newspaper advertising man who calls in to see you about more space, or the renewal of your contract, will notice what your reasons are for not acceding to his wishes. If you do not wish to renew your contract it is not necessary to tell him that business is slow, and you cannot afford it. He runs into other business men during the day, and he may quote your expression about business, and almost before you know it, the impression is gaining ground that you are not doing the business you were a year or two ago. When your customers or friends ask you about business, it is not necessary to say anything which is untrue. Business conditions should always be at least satisfactory for the time of the year. Such a statement answers your inquirer and sends him away with the opinion that everything is well. To answer him that business is slow, is to make him a little hesitant to make the plunge which he had anticipated doing when he entered your store. He gets a sudden thought that perhaps the money

which he was going to hand you in exchange for a piece of goods, may yet be needed for something less ornamental but more useful.

Very often we lose a possible sale to a friend who has called in to see us so often that we hardly consider them as probable customers, and answer such inquiries as they make without due regard to the effect upon a possible sale. Being optimistic also makes it easy for us to talk enthusiastically to lookers even under adverse business conditions. It also enables us to keep on placing goods attractively in the windows, although few sales have resulted. It enables us to go forward while our competitor is sleeping. It enables us to impress upon the public the fact that we are here for business; that our stock is complete, up-to-date and overflowing with all that is new and desirable in the line. It enables us to talk encouragingly in our advertisements. In short, the man who is optimistic has fought his greatest battle in life, while his pessimistic friend is "down and out" before the actual fighting has commenced. If you step up to wait on a customer firm in the belief that you cannot make the sale, there is not one chance in a thousand that you will make it, but if you walk up to that same customer in the full strength of a man well trained to the business and with a supreme confidence in yourself and your goods, the chances are hundred to one that you will sell that customer either that day or some other.

The poor, disheartened business man, who never expects to make a sale, and whose only weapon is price cutting, deserves pity instead of contempt. The man who lacks assertiveness cannot be either happy or successful. The first mention of a competitor's name in his store is the signal for him to haul down his colors. He knows that his competitor is energetic and enthusiastic; in short, he knows that his competitor is a better man. He is somewhat in the condition of the little Irishman whom a friend met in a battered condition. The Irishman looked as though he had been run over by a steam roller. His friend asked him what had happened, and this was his re-

sponse: "I came to town to-day to attend my sister's wedding. When I rang the bell at the house the door was opened by a little bit of a dude. He says to me, 'Put your coat and hat in the front room up stairs.' I says to him, 'Who the devil are you?' He replied, 'I'm the best man.' And begorra, he was."

Never regard your competitor as a better man than yourself. Meet every emergency in a sale in a quiet, dignified manner. You do not know what your competitor has for sale; doubtless he has similar goods, but one thing you do know, and that is that what you have for sale is stylish, durable and reasonable in price. The mere fact that a customer has looked elsewhere, should not make you lose your nerve. The fact that they are in your store signifies that they have every confidence in your ability to serve them. Take courage from that; act and talk encouragingly, and you will usually win the day. If you act as though you were afraid to have a customer look elsewhere they'll look anyway, and probably will not come back. When a customer decides to look elsewhere before buying, always send them away with the thought of some particular piece of goods, and the thought expressed that you expect them back after it. Shakespeare has said that "All the world's a stage and all the men and women merely players." Act your part well, and remember that that part is of the successful business man.

CHAPTER LXXV.

THE BORDER LINE.

The Boundary Between Progress and Retrogression—The Unsuccessful are Soon Forgotten—Keeping of Promises Makes for Better Business—Customers Who Seek a False Assurance—A Good Name the Best Asset in Business.

BOUNDARY lines between countries are often the source of international trouble and discord, and there is also the boundary line between right and wrong. The man who cares for the good opinion of his fellowmen will always be found on the right side, and will never make even temporary excursions across the line into wrong.

We will find that this same boundary line is set up in business life. The boundary line between progress and retrogression. To-day is an age of progress. Very little sympathy is felt or expressed for the business man who gradually allows his business to go down and out. Other more progressive men are occupying the center of the stage and the ones who through poor management or dishonest practices have forfeited their claim to public patronage are soon forgotten. All the world is much alike. Each man and woman, each boy and girl admires success. The lives of the men who have made history are the lives of the successful men of all times. The countless failures are given small space in history. It is the men who have accomplished that for which they strove that have had their names engraven upon the public mind.

In every community there are business firms whose names are household words in the homes because during the long years of their business career they have sold goods for what they were; have made all promises good;

whose guarantee of quality was as good as a government bond; who never spoke ill of their competitors, but tried to obtain patronage, because they could give better values and better service. To bring this lesson down to ourselves: Are we doing those things which make better business? Or are we doing those things which mean that sooner or later we will go down and out? Is your promise good? When you receive an order to call for a clock, and the time is set for the call, usually at your convenience, do you always have your clock man at the house at the time specified? Or do you wait until the customer has 'phoned several times, and finally compelled you to come for it, or become tired of your methods and sent the work elsewhere? If you lose a customer in that way, on a clock job, do you think that you can still have their patronage in other lines, or do you think that the second jeweler will have a chance to sell something which otherwise would naturally have come to you? So, too, with your work, as you take it in. Are you a good promiser? Is it your desire to be accommodating to such an extent that you promise everything, and then continually fail to make good? In taking in work some distinction should be made between the doing of jobs which are actual necessities and those which are merely matters of personal adornment, and which as a usual thing can be gotten along without more easily. A pair of spectacles may be classed as a necessity, and every effort should be made to have a job of this kind done at once. A brooch for a pearl ought not to be a matter requiring action immediately, and can be promised a couple of days hence. Do not make the mistake of promising everything at once. No workman can do himself justice when he knows that for every job which he is doing the owner is either waiting in the store or will be back in a few minutes. Don't have too wide a border line between promise and fulfilment.

Then in the matter of showing goods and answering customer's inquiries. There are many customers who really try to make the salesman say that which he does

not wish to say, and which he knows is not true. They wish you to tell them that everything is 14-karat gold, and that all stones in pins and rings are genuine. Such customers should be dealt with firmly and given to understand that differences in qualities call for corresponding differences in prices. That an imitation stone in a scarf pin materially lessens its price from what it would be if the stone was genuine; that in your 14-karat gold goods all stones used were genuine and selected. In the matter of diamonds, one will often find that purchasers would like to be assured that they are buying the finest quality goods, when they are paying the price of the inferior stones. Never make statements which you are not willing to put in writing. Ofttimes a customer will request that you give him a written bill of the goods stating what they are, and in such a case either present embarrassment or a future law suit ensues. In selling silverware and other lines explain differences in manufacture which call forth differences in price. Give your customers to understand that all your goods bear a fixed ratio of profit, and that consequently it is safe to infer that the more expensive goods represent better value and better satisfaction than their cheaper imitators.

Your name is your best asset in business. All jewelry stores look, to a certain extent, alike. Your customers come to you through a fancied belief that your honor and integrity are of a higher order than your competitors. They accept your word regarding gems and timepieces unquestioned. Your prices are to them entirely satisfactory. You have their perfect confidence. This is worth money. Once lost you cannot regain it. Consequently it is absolutely necessary that you shall in no manner endanger this confidence. You must advise against certain purchases in order to retain it. If your motto is "Onward and upward," or anything of a similar nature, you must safeguard your customers' interests. Retaining a customer's confidence by fair, square dealing will go a long ways towards taking us from the border line which we do not ever want to cross. The land of

promise is progress. The land of oblivion is retrogression. On one side of this boundary line will also be found neatness, and on the other side neglect. A few minutes' time spent each day will keep your store neat and clean; the same time can be easily idled away without benefit to any one or anything. The "do it now" habit should be established in your store. If your clerks notice that some of the novelty goods they are showing are discolored and need cleansing, have them so trained as to the policy of the store that they will not say, either orally or mentally, that "some day soon these goods will have to be cleaned and recarded." Have their habits of neatness and cleanliness so well established that they cannot put that tray back in its place until the goods have been put in their original condition. A little work of this kind every day done during time otherwise wasted will carry us far away from the imaginary line between neatness and neglect. To-morrow is indefinite. To-day is ours. Let us use it to the best advantage in promoting our interests. Let us resolve that each day and week and year shall find us further and further away from the border line, into the land of promise and progress.

CHAPTER LXXVI.

KEEPING EVERLASTINGLY AT IT.

Necessity of Methodical and Consistent Work—Success Not Achieved by Plunging—Even "Plunging" Has its Good Attributes—Constant Dripping Better than an Overflow—Value of Outward Appearance—Criticise the Aspect of Your Own Store—Satisfy Unspoken Demands of Prospective Customers.

IN this age of keen competition one cannot expect to achieve success at a single plunge. One cannot make a striking window display, write a trade winning advertisement, and then take his position at the cash register or office window and pay attention only to the making of change and entering of sales. The strenuous life is very much in evidence in the business world. Each business man is straining every nerve and muscle to make things turn in his direction. Fortunately for some of us, all do not work steadily. They have periodic times when they feel like pushing hard for business; they work spasmodically, with enthusiasm and vim, but they do not "keep everlastingly at it." In every walk of life we see the brilliant young man distanced by the slower, more methodical and more consistent worker, whom some are pleased to denominate the "plugger." The "plugger" realizes that he must work hard in order to keep even with his more brilliant fellow, and thus acquires the habit of hard work, the habit which is worth more than any system of short cuts in business that could be invented. To the business man, to whom everything comes easy, it is almost impossible to pursue the even tenor of his way under adverse circumstances. He is what may be termed a fair weather sailor, who gives up easily when storms overtake him. But the man who has

acquired the habit of keeping everlastingly at it, and who does not expect to get anything easily, works even harder when business is dull than he does under any other circumstances.

This steady purpose of the mind applies to every department of our business. We will get better results from a small advertisement appearing day after day, with a continually changing copy, than from the same money invested in a few large display advertisements. Your name and business and store policy can be deeply impressed upon the public mind by a continual hammering away which could not be accomplished by a few big plunges in space. So in any department of your business. The care of your goods requires continual activity on your part. Once a year cleaning up will never build a reputation for an up-to-date stock; your store must be clean all the time. The woodwork in your fixtures needs washing and cleaning and oiling; do not wait until some one of your customers with enough nerve speaks of it. Have your own eyes trained to look for faults of this kind. Do not let the washing of your cut glass and the cleaning of your silver be semi-annual events. Goods of this character depend upon their brilliancy and polish for their salability. The only way that cut glass is superior to its imitations is in its brilliancy. Nothing is so attractive as silverware which is clean and bright, and nothing is so forlorn looking as a soup tureen or fernery which is yellow with tarnish. Your customers buy jewelry and silverware because its attractiveness and beauty appeals to them. You buy the goods for stock for the same reason. If the goods which your dealers displayed before you were dirty and tarnished, would you be likely to buy them? And yet you know that they can be cleaned up, and can form some kind of an idea of how they would look after that operation was performed. Real estate men realize fully that "man looketh on the outward appearance," and consequently you usually find houses offered for sale resplendent in a new coat of paint, which covers a multitude of defects. If the house was

left unpainted it would create within the mind of the intending purchaser the idea that it had been neglected, and make him much more critical about the interior of the house than he otherwise would be.

So it is with a jeweler's prospective customers. They have in mind the purchase of an article for personal use or to give to a friend. Your store is familiar to them as a trustworthy place to do business. But it is not the only place which is so known. It is perhaps the most conveniently located; consequently, the intending purchasers come there first. On entering the store they observe that everything presents the appearance of neatness, your showcases are clean and devoid of useless booklets and things along its glass; your goods are tastefully arranged, goods of like character being in proximity to each other; the velvet has not an accumulation of dust, and the goods themselves are bright and fresh looking. If you have anything at all at the price they are willing to pay, do you think that you are in any danger of losing the sale? On the other hand, if untidiness and neglect were everywhere apparent, don't you think that perhaps they would take a trip to some other store before purchasing? And then when they left your store you would make the mental excuse that they were "just looking." Try and be critical with yourself and your store. Put yourself in the position of a customer and see how the general aspect would impress you.

Diligence in business always will bring a satisfactory reward. Keeping everlastingly at it does not require that you devote any more hours to your business than you do at present. What it does require is that you make every move count; that you take up to-day's work where you left off yesterday, and having once laid out a course of action to pursue it to the end. If jewelers could have someone poke them along about keeping things neat and clean about their stores, as they have them pushing them along with the repair work, they would keep the one up as they do the other. Your customers demand that you do certain work for them on certain days, and because

you do not wish to incur their displeasure you get the work done on those days. But you are your own boss about store management and store policy. If about twenty-five of your customers would stop in your store every day or week, and tell you that unless you change that window display, or write up a new ad., or paint your store front, or clean up your silverware, that they intend to do their trading elsewhere, it is my opinion that you would get busy and that after a month or so of this "nagging" you would have your store in such shape that positively no criticism could be offered. But we are all free agents in this matter. The only way our customers can show us that they disapprove of our laxity is by trading in a more businesslike store, and as a usual thing we never know it. In a business such as the grocery business, one can tell when he gains or loses a customer, because the purchases are made so steadily, but in our line there is absolutely no way that we can tell when any particular customer is going to need something. Hence arises the necessity of "keeping everlastingly at it." And in addition to the financial returns from diligence on our part, comes the satisfied feeling which only comes when we have done our best. But when we remember that where jewelry stores in a city or town carry almost identical stocks, the only way that one store can obtain a lead upon another one is by keeping everlastingly at it, and thus becoming pre-eminently the jewelry store of the town.

CHAPTER LXXVII.

PERSISTENCY IN A GOOD CAUSE.

Lack of Persistent Effort a Common Fault—Change of Window Displays Should be Regular—Advertising Should Be Planned to Work With Dressing—Both a Part of Store System—Price Cards Need Not Show Cut Prices—Few Stores are Really too Exclusive to Mark Prices on Goods.

ALL men are not constituted alike. From many standpoints it is fortunate that this condition prevails. We have men who are brilliant at times, but who lack that quality which is so necessary to success, and which is at times denominated stick-to-it-iveness. There are those who will work hard when everything is encouraging, but who lose their working ability whenever business is slow or discouraging in any way. There are others who work well under adverse conditions and who will immediately abandon all conscientious effort when their efforts begin to produce success. They feel that their work is done; that now that they have started the ball rolling nothing can stop it. But when one stops to consider that a ball never rolls, except down hill, without some force behind it, it ought to teach us that our business will never run itself except in one direction, and that is down and out. Persistent effort must move a business along in the right direction.

Your show window, if dressed properly week in and week out, with clean, fresh floor coverings and curtains and with bright, snappy goods, cannot but return compound interest for the time you take in getting it ready. But you cannot decorate a window once nicely and then leave the same goods on display for a season. That particular display has done all the good it will do you in from three days to a week. After that time if left un-

disturbed it will hurt you. No matter if you take the goods out and clean them and replace them again. The change is not sufficient. True enough, all your customers have not seen that particular display, but you cannot expect to have every one see each display. What you have to cater to in this direction is the passing throng. You must acquire the interest of the public in your show windows. You must obtain and hold the good opinion of the shoppers for your up-to-dateness in the matter of window displays. If you can once get the ladies in the habit of looking in your show windows you have fought and won a great battle. You can never obtain this great victory unless the goods are changed once or twice a week. The same goods can be used a month or so later, but by that time you will have thought of a new and attractive way to display them.

The store advertising is something akin to the window display. The stores which change regularly their windows also regularly change their advertising, and they usually have them working together. One becomes careless in such matters unless he establishes a custom of doing certain things at certain times. This habit once formed becomes part of the store system. In many cities are found professional window cleaners who will for a moderate amount clean your windows twice a week and who will come on established days at regular times. This system on their part compels you to be equally systematic. You know that they will be at your store on Tuesday and Friday mornings at eight o'clock. Instead of postponing the event, you get your windows cleaned out ready for them, and while the work is going on get the new goods together which are going on display. The newspapers of to-day compel a man to change his advertisements regularly. If he does not send in a change of copy soon enough they will call him on the 'phone and arrange to have a boy call for a new ad. later in the day. Newspapers realize that they demonstrate their lack of business when they allow a hardware man to advertise lawn mowers in winter and skates in summer. The same

advertisement left standing week in and out does you a positive injury and costs you money to maintain it.

Plainly marked prices on goods displayed and quoted in your advertisements will bring you business. These prices need not be cut prices to interest the public. A beautiful pendant or brooch in your show window is merely an object of beauty to the passer, unless there is a price attached to it which indicates that the cost is not of such a character as to prohibit ownership. We must take into consideration the fact that in many jewelry stores are found diamond mounted pieces of jewelry which are denominated show pieces. The jeweler does not expect to sell them very often, but believes it gives his store an exclusive appearance to feature designs not found in every store of the kind. Nevertheless, if the price is attached to the article it will attract the attention and gain the interest of the passer-by, and some one is going to buy that piece of goods; not just that day, perhaps, but later on. Some jewelers fear to display prices, as they incline to the belief that their trade is of such a character that they do not wish to purchase their jewelry in a store which displays price cards on jewelry. Well, this may apply to stores of an exclusive character in large cities, but most jewelry stores are neither of an exclusive character nor located in large cities. Few indeed are the stores which can truthfully say that they do not depend for their existence upon the great middle class of the purchasing public; that class which buys the most jewelry, and in which there are the greatest number of possible purchasers. To these people the plainly marked price indicates whether the article which pleases the eye can be considered as a future possible purchase. One great fallacy in plainly marked prices is the idea that prices plainly marked must be cut prices. This is a great error. Some of the people who look into your windows are contemplating buying some article for a present. They may have the impression that anything in your line which appeals to them would cost more than they are willing to pay at the time. But if you have a

few dainty articles attractively displayed, with the prices so they can be read, perhaps they will see, at a few dollars more than they expected to pay, something which they know will please. The sale results and both your customer and yourself are happier.

Persistency in a good cause. What is a good cause? Why, the sale of good jewelry certainly looks like a good cause to me. Persistency means keeping everlastingly at it. It means that you must to-day do your best to interest the public in your goods and to-morrow you must follow up yesterday's work with conscientious efforts along the same lines. Many people are persistent in directions which are not elevating. How often we hear it said of some young man who has embezzled funds from a bank or business house and has covered his tracks for years, that if he had used his brains in a good cause he could have made just as much money honestly as he had obtained in a dishonest manner.

So it is with persistency. We may make ourselves a bore to our customers if we persist in trying to sell them goods every time they enter our stores, so we must be careful not to overdo the matter. However, there is a vast difference between persistency in showing the public our up-to-date lines and trying to force the public to buy them the first time they exhibit the least interest in them. Persistency and consistency are similar in sound and should be coupled in our minds. Together with other of the cardinal virtues, they go a long ways with us on the road to success.

CHAPTER LXXVIII.

HEALTH AS AN ADJUNCT OF SUCCESS.

Opinions Differ in Methods of Conducting Business—Keeping Store Open Beyond Usual Hours Not Conducive to Success Nor Beneficial to Health—The Tired Man Not in Condition to Wait on Trade—Recreation Necessary for Best Results.

DIFFERENCE of opinion is said to account for the popularity of horse racing. So long as the world stands there will continue to be differences of opinion as to just what methods one should follow in order to achieve the greatest amount of success, but there are certain fixed principles which all authorities mention as being absolutely necessary. In this category are found honesty, truthfulness, promptness, and other kindred virtues. On some other things we find a difference of opinion; at least, such is indicated by the various methods of conducting business as exemplified by different jewelers. Many feel that if they open their stores early and keep them open as long as there are any possible customers awake and on the streets, that their industrious habits and strict application to business will in time earn for them a full measure of success. This method, however, is worse than useless.

In your own experience, how many jewelers do you know who, if keeping a store open justified any considerable amount of business, would have had it? And yet, how many of these men are still plugging away, spending every waking hour either in their stores, or on the way to and from it. Or perhaps they have realized that for some reason or other they were not qualified to conduct a store. have folded their tents and resumed their positions with other jewelry concerns, who, although they closed even-

ings at six o'clock, yet in some unknown manner were able to keep a number of men working while the owners spend the hours of business in waiting on trade, devising window displays or writing business bringing advertisements. Their evenings are spent at home with their families, in social entertainment, or at their club. In each case they were restoring lost vitality and fitting themselves for more arduous work in their business. Another feature to consider is that when you remain in your store day and night, you are not making acquaintances who might be of service to you as patrons of your store. The only ones met are those coming to the store, and with these only you cannot have much of an acquaintance.

Nothing succeeds like success. The appearance of being successful, of being able to do those things which society does, and go to those places where society goes, is worth a great deal, particularly to a man in the jewelry business. We do not realize just what standing we have in our communities. If we do as other business men do, we will find that we are regarded very highly from the nature of the business in which we are engaged. If we stick close to the bench, we cannot but be regarded as tinkers. The writer does not discredit the watch or jewelry bench. Far be it from me to belittle that part of our business, with its sure and satisfactory returns, but we must not tie ourselves too closely to that same bench, if for no other reason than because our health demands that we have relaxation and relief from the grind incident to a business of this kind. If a man is tired out and worn with the cares and duties of his business, if trade has been poor, and he is well nigh discouraged, he is in no fit condition to wait upon the lady or gentleman who enters in a buoyant mood in search of a present for their daughter who is going to graduate, or to buy a wedding gift. The jeweler is in poor condition to show his wares to advantage or to urge the desirability of certain goods. He is in exactly the right condition to take a "knock-out" blow and go down and out. His powers of resistance are completely weakened and he is in no condition to enter

into the spirit of the occasion. He cannot suggest suitable gifts, he cannot urge the desirability of the line of goods of which he has the best selection. In short, such is his mental and physical condition that he welcomes the speedy departure of his callers and urges it to a certain extent. He is in just the right condition to talk down business and general conditions. He forgets that the sale of jewelry depends upon prosperity, especially of the one considering the purchase. He talks about the good old times when things were lower priced, and bewails the fact that those good old days are past and gone.

The man who has spent the evening before attending a good concert, or at the house of a friend, or quietly at home, reading the columns of his favorite paper or magazine, is posted either through reading or observation, on all the latest and most desirable goods, not only in his own line, but in all others. He is in a position to discuss intelligently the latest theatrical successes, or the triumphs of the favorite prima donna. The plots of the latest books are familiar to him, the latest fashions in men's and women's wearing apparel and jewelry. He is prepared to suggest seasonable goods to his trade, and meet their objections as to certain goods displayed. For instance, occasionally a customer will tell you that such and such goods are not being worn, that they are not in style any more. If you are up to the minute on such matters you can tell them positively and honestly if they are mistaken.

Success, as some men count success, consists only in the accumulation of money sufficient to procure that for which they or their family have great desire; perhaps it may be the building and equipping of a beautiful home; the acquiring of a country residence; the ownership of an automobile; after which they strive to pile up sufficient money so that those dependent upon them may never know want should they be untimely taken off. All this is certainly commendable, but a man owes certain things to himself and family besides providing them with the necessaries of life. If he is the right kind of a man his

own personality and health is of more consequence to those who love him, than any amount of money which he can leave to them. For that reason it is compulsory, to a certain extent, that a man give himself such recreation and relief from the cares of business as to make possible the keeping of his health and spirits at the highest possible point. And the strange part of this is, that the best care a man gives himself the better results he gets in salesmanship and general work. One way of relaxation, one which combines business and pleasure, is to occasionally take a day off and journey to a neighboring city, calling upon the jewelers who are located there. You will find that the same trials and vexations which oppress you are also visited upon them; that human nature is very much the same wherever you find it; that the department stores in your neighboring city also carry jewelry. You will find that your jeweler friend realizes that the department store is here to stay; that the department store, as well as taking some of your trade, also delivers at your door a large crowd of prospective buyers of jewelry who otherwise would not be in your vicinity.

Your day off will do you good, and you will return to your store, with its accompanying duties and responsibilities, refreshed and invigorated for the duties which confront you there. Plan now for your summer's vacation. "All work and no play makes Jack a dull boy."

CHAPTER LXXIX.

THE JEWELER AND HIS GUARANTEE.

Statements Not Warranted in the Knowledge of Goods—Long-Time Guarantees of Filled or Plated Wares Destroy Profits on those of Higher Grade—Exaggeration Makes Poor Reputation—Sale of Quality Goods Should Be Urged—Other Lines of Business Do Not Warrant Goods.

THIS subject is not a new one, nor is it one which is likely to be adjusted properly for some time to come. Anxiety to make sales will often lead jewelers to make statements which their knowledge of the goods will not justify. True enough, it is a hard matter to conduct a jewelry store, and to handle the distribution of your goods in the manner which you really wish you could, but we should never allow our desire for a sale, or the importunities of our customers to lead us to guarantee low priced goods to give unlimited service, because in that manner we are going ultimately to kill the demand for better goods. How can we expect to receive adequate prices for our fourteen and ten-karat goods, when we make such statements as we do about the gold filled and plated articles? The same question applies equally well to the sale of sterling silver, when we are willing to guarantee plated goods for twenty-five years. Most customers are desirous of getting the best results for the money expended. If they can buy in plated ware three times as many goods for the same money as they can get in sterling silver, and you are willing to guarantee such unlimited wear, who can blame your customer for choosing that of which they can get the most for the money? We often hear jewelers complaining because other jewelers who feature fourteen karat jewelry and sterling silverware sell these goods at such moderate prices, and yet

they do not realize that they themselves through giving such unqualified guarantees on the lower quality articles, almost compel the dealer in high grade goods to sell his products at almost no profit at all in order to dispose of his stock, because he cannot offer much more in the way of a guarantee on his fine wares than the other jeweler does on his inexpensive goods.

A real trouble with the jewelry business is making guarantees. A customer enters a jewelry store, and if it is a first-class store he is shown first-class goods, and given the prices which are proportionately high, and yet not unreasonably so. He does not buy at that store but goes on to another; if the second store sells lower grade goods and extends a liberal guarantee, he will probably purchase there. In other lines of business the customer is given to understand that if he uses the goods, they will wear out. In this business it seems necessary to assure the customer that he can use the goods year in and year out for a lifetime, or practically so, that during this and at the end of the time, the goods will present the same rich appearance they did the day they were bought. If your customer stopped a moment to consider, he would know that such a thing was an impossibility and that when you made the statement you were laboring under a delusion, or else that you would make any statement in order to compass a sale. Now, you do not want to acquire that sort of a reputation. You cannot afford to be known as that kind of a man. You should strive to be in the community just what your business entitles you to be, one of the most respected, highly honored business men of your city. You can never reach that exalted station by urging the purchase of cheap goods, which show but small profits and are really undesirable for your customer to purchase. When dealers begin to realize that all they need to guarantee to any customer is the money's worth, that they will warrant full value to each purchaser for the money expended, and that the same dollar of value is in the higher priced articles as is in the lowest priced article in the store, then indeed will his sales of the better class of goods steadily increase.

Salesmanship should find its chief exemplars in the retail jewelry trade. Our business from its nature gives us many telling arguments which we can use to urge the desirability of our different lines of goods. Sterling silverware should be urged to the customer who is considering a purchase of tableware, because of its permanency in beauty and lasting qualities. Never issue such statements about your plated goods as some dealers do, to the effect that "These goods will last you a lifetime," or, "You do not need to pay more to get as good goods as you need to have in your house." Naturally, we will have to sell some plated goods, but we should choose choice patterns and explain to customers what they can reasonably expect in the way of service from them. You will find that your customers, as a general rule, are reasonable. They are just as liable to purchase plated ware from you when you tell them it will wear a reasonable length of time, as when you tell them it will wear twenty-five years.

There is another feature in this matter which we often lose sight of, and that is the matter of educating our customers to know what is proper in jewelry, why certain articles cost more than others and why it is desirable to purchase them. Solid gold cuff buttons are sometimes offered as cheap as $1.50 per pair, and yet we all continue on our way and sell them at prices ranging from about $4.00 upward, experience having demonstrated to us that a solid gold button cannot be made at these lower prices which will give satisfaction. We do not feel that we have to meet this kind of competition. Better lose the occasional sale of a cheap article than to sell it to a customer giving a guarantee of satisfaction, and this you must do if you sell the article at all.

It seems to be an accepted fact that jewelers must guarantee their goods. A person buying a coal scuttle in a hardware store does not ask for a guarantee; the same person buying a pair of shoes in a shoe store does not ask for a guarantee; the purchaser of a necktie or other wearing apparel does not ask for a guarantee. He would be laughed at if he did, and would meet with the infor-

mation that the lasting qualities of the article depended upon the number of times it was used or worn. The same purchaser stops in a jewelry store to buy a collar button, and immediately he wishes to know "how long it will wear." The jewelry trade has brought about this condition of affairs. Instead of selling articles for just what they are and not dealing with the future too much, they feel that as an extra inducement for the customer to purchase they must couple with their statement of what the article is and costs, how long it will wear. The customer is lead to believe that once bought, he has secured an article which will last him a lifetime. Consequently he is disappointed when he finds that it does not. He either returns to the jeweler to get another article or else he becomes an antagonist of the jeweler in a business way.

A campaign of education should be commenced forthwith, to educate the jeweler first, and his customer afterward. A dollar of value for a dollar in money is all that any man is entitled to. It is necessary that all jewelers should adopt the same line of talk in this direction. Otherwise the fellow with the unqualified guarantee is going to get more than his share of business, and in the meantime he is building up trouble for the future. A business can only be firmly established when it is raised upon the solid foundation of "your money's worth; no more, no less."

CHAPTER LXXX.

THE PSYCHOLOGICAL MOMENT IN A SALE.

Every Salesman Believes His Own Methods the Only Proper Ones—Half Sold Goods Pay No Profits—Distinguishing Buyers from Lookers—Seize the Moment of Decision—Inquiry Not Necessarily Means that Nothing Else will Answer—Don't Carry Customer Past His Destination.

EVERY salesman in every store believes that he handles customers in the only proper manner; that such sales as he makes are the result of consistent effort, and such as are lost could not have been made anyway. We all realize that preliminary to everything else must be the customer's interest in the article or proposition. You may have an elegant assortment of goods on display in your store, but unless you can arouse the interest of your customers and passers-by, the goods might just as well be stored away in some warehouse, or be in the safe of the manufacturer from whom you have purchased them. True enough, goods well bought are said to be half sold, but that other half of the proposition, which includes the actual exchange of the customer's coin for your goods, remains to be consummated. Goods "half-sold" do not return any profits. The important half is yet to be transacted. When a customer stops to look into your window, or enters your store to ask a price on an article displayed, or to be shown any particular class of goods, it indicates interest, and that of the right kind. Too often the looker is used in a manner which is absolutely antagonistic to your proclaimed announcement, "no trouble to show goods." You pay money for space in the papers in which to invite the public to come your way and see what you have to sell. When they do come meet them half-way. School yourself against disappointment about the present sale if you fail to make it, but all the while

talk and act as though you expected to make that particular sale either then or later. The cheerful manner in waiting on customers will amply repay you in enlarged profits as well as the fact that your work is greatly lightened by such methods.

Put yourself in the customer's place occasionally and try to analyze situations from the other side of the counter. Do you care to enter stores to take a look at new goods, some of which you are contemplating purchasing, if your departure is either interfered with or a sullen look is on the face of the salesman when you depart? On the other hand, if you are encouraged to come in and a few minutes' time is given you by the salesman, or you are made free to look around and view unhampered the many and varied articles which delight the eye, does not this last store come very near landing all of your purchases in that particular line? Jewelers, a few years ago, professed to be able to distinguish the buyers from the lookers. How they did it is hard to tell. No one ever came into a jewelry store and laid down his money and called for a like value of goods. In fact, most jewelry purchases are made after several trips to the jewelers, which may be made to the same store each time, or they may be made to several different stores. This latter is what is most likely to happen. If all other things are equal, which store do you think will make the sale? The store where goods have been shown cheerfully and every courtesy extended, or the store where one has to demand that they be shown, and has to draw every bit of information from the salesman, almost at the point of a revolver? You can answer that question. It's not a difficult one to solve.

In every sale there is the time leading up to the actual purchase of the goods. Work previous to that moment depends upon the customer's spoken words, "I'll take it." Salesmen should be quick to recognize the fact by the customer's words or actions, that he has reached a decision, and that a favorable one. Sometimes a customer will not speak in positive terms, but will indicate to the man who has been waiting on him by some expression that he has

found what suits him. Such expressions as, "That is just about what I want," or "This comes the nearest to my idea," and so on, should be taken due notice of; superfluous goods removed quickly and quietly, so that the customer's attention may be concentrated on the one article, and not distracted again by a large display. Very often, after a customer has practically made his decision, the salesman will get out still other goods to show him, and thus reopen the matter, making a sale almost impossible. Retailers should try and follow the methods of showing goods which the traveling representatives do. They show one tray of goods at a time, and let you select what you want from it. Then they show you another one. While our customers do not, as a rule, buy more than one article at a time of a kind, yet sometimes a sale could be more quickly made if too large a selection of goods was not shown. The natural tendency of all is to show each customer every article of the kind called for which we have in the store. This is not only unnecessary but unwise. How often we have customers say, "If you did not have so many pins I could more easily make my selection."

Very often it is possible to obtain from a customer an idea of what they are looking for before we start to show them goods. This saves a great deal of time, because you know from their statements whether you have what they want or anything near it. If one does not carry in stock the style or class of goods called for it is not necessary nor advantageous to tell the inquirer that the goods are undesirable or out of date. The fact that inquiry is made for some particular article does not necessarily mean that the customer is going to buy it. If you tell them that you do not handle them and do not condemn the article, the customer has mental perception sufficient to know that, if the goods were particularly desirable, you would have them. They will then naturally ask you to suggest something in its place. But if you antagonize them by saying that the goods are old and passé, that you used to carry them but have not had any in stock for the past five years, you insult their intelligence and ideas of the beautiful, and have absolutely paralyzed any chances

for a sale. Customers who ask for goods of this class should be met with a pleasant reply to the effect that you have none in stock. Then ask them if the article was intended for a gift. If so, mention to them that you suppose that any other article of similar value will probably do as well, and see how many times you will be asked to show something else that's suitable.

The one great thing to be able to recognize, however, is when the sale is made. Talk is cheap, and sometimes when you have learned a good, long, selling talk, you feel as though it ought to be used on every customer. This is not so. Many customers know just what they want and how much they wish to pay for it. Do not carry them past their destination and get them into the land of "I don't know." Be quick to close the transaction when it is made. Thus when the customer has indicated the article, suggest how to have it engraved or produce the velvet or leather case in which you will deliver it. If it is a piece of sterling silver, compliment the customer's judgment and tell why that particular pattern is especially desirable. In short, indicate from your conversation that you consider the deal closed. In ninety cases out of one hundred it is. Occasionally the customer will startle you by stating that they have not decided to take it yet, but even so, you have helped your cause and their decision by deciding for them.

Most salesmen make a good start, most of them continue well, but look out for the close. Also, do not decide when a customer has picked out a good watch that he cannot possibly have enough money besides to pay for a chain. Do not speak of the chain or other articles however, until definite action has been taken on the watch. Handle each part of a sale separately. Always act as though you knew that the customer could afford to buy anything in your store; that the reason he buys the ten dollar article instead of the fifty dollar one is not because that is his limit, but that he has other purchases to make to-day which will take a lot of money.

"There is a tide in the affairs of men which, taken at the flood flows on to fortune." Be watchful of the psychological moment in the sale, and seize it promptly.

CHAPTER LXXXI.

AS A MAN THINKETH, SO IS HE.

Cultivating Self Respect Gains That of Others—Knowledge is Power—Study Your Trade Journals—Don't Be Afraid to Ask Questions—Every Man Has Three Personalities—Problem of Merging Them in One—The Position of the Jeweler.

"For as a man thinketh in his heart, so is he."

SOLOMON, King of Israel, has always been rated as the wisest man who ever lived since the world began. Solomon built the temple which so glorified his name, and which was the wonder of succeeding ages. The sayings of Solomon have been regarded as concentrated wisdom. He it was who promulgated the theory that as a man thinketh so is he. To many this seems practically impossible, or at least an exaggeration. We forget that the first step toward gaining the respect of our fellowmen is to cultivate self-respect. To really respect ourselves, requires that we must come pretty near to living right and doing unto our fellows as we would that they should do to us. This is one of the reasons that retail jewelers through association work have done much to lessen the evils existing in the trade. Men who under previous conditions were prone to make misstatements about their competitors and who justified their actions by theorizing that he was doing the same thing, to-day find it impossible to say anything other than good of their brother jeweler because they know him and desire his good opinion. Many jewelers are lacking in self-confidence. They do not have sufficient knowledge of their business to enable them to obtain and retain any self-respect for their knowledge.

People who are on the outside imagine that the watchmaker and jeweler possesses a complete knowledge of

the various mechanical devices and jewelers' articles which he has for sale. The jeweler realizes his own insufficiency in these directions and often falls down at the first question which an inquisitive customer fires at him. Knowledge is power. Know your business. Study whatever printed matter you can obtain which will give you definite information along the lines which you should know. Do not be satisfied with a mere smattering of knowledge. It is surprising how unprepared some of our jewelers are to describe the goods which they have for sale. They do not even know the names of the different stones which are mounted in rings and scarf pins. They are not prepared to give any information which will tend to demonstrate their desirability to prospective owners. Their selling talk on watches leads one to believe that the more jewels a watch contains the more reliable timepiece it becomes. Their knowledge of clocks extends only as to whether they are time or striking clocks, and whether they run one day or eight days with one winding.

In sterling silver beauty of design and finish is never referred to, but the weight is spoken of many times, such terms as "good weight," "heavy weight," and so on, being considered trump cards. In diamonds the beauty of a stone because of its natural brilliancy, which has been greatly augmented by the work of the artisan, is passed rapidly over, if it is referred to at all. The size and weight of the stone and the quality of the ring mounting are spoken of several times, and are supposed to have great influence in landing the sale. There are many things which one can safely leave to the customer after having covered the explanatory part of making the sale. If we were to visit a clothing house and be shown, for instance, the prevailing shades this fall, which are brown, and after the salesman informing us that brown was very much in favor he should say continually, "This is a brown suit, and costs twenty-five dollars; this is a brown suit, and costs thirty dollars," after listening attentively you must either conclude that the browner they were the more they cost, or else that the salesman did not know very much about his business. But the clothing salesman does

not spend his time in telling you the color of the suit; nor whether it is sack or dress. He dwells upon the material of the goods and the lining. He shows you just how and why the more expensive suit is worth more and why it is to your advantage to buy it. He has facts to give. You should be in the same position regarding your business. Know whether the stones in your brooch pins and pendants are genuine or imitation. Do not have to guess about such matters. You cannot give your customers satisfactory answers unless you know you are right.

In buying goods do not be afraid to ask questions about them. The information acquired will help you make sales later on. Pride often prevents us from doing what we know we ought to, but illustrations can be cited in almost countless numbers to demonstrate the advisability of asking questions. A former state Senator was telling me of an experience of his boyhood days which illustrates the necessity of asking questions when one does not know it all. He came down to Utica from a neighboring village to purchase a baseball which was to be used in a game that afternoon. It was before the day of the trolley, and he came down by train, procured the ball and then went to the depot to take the train home. A train was in, and without asking any questions he boarded it. When the conductor came through the boy presented his ticket, and then learned that the first stop was a dozen miles beyond his home. During the walk home he resolved that he would never again refrain from asking questions when his convenience would be greatly assisted by so doing. Jewelers buy thousands of dollars' worth of goods each year, and many of them without knowing much about them. Surely the salesman who is overrunning with information about his goods, has greatly the advantage of the salesman lacking essential knowledge.

As a man thinketh in his heart, so is he. This goes back of the front or bluff which some men pride themselves on. It gets to the man himself. Each man knows his own strength and his own weakness. Each man is said to possess three personalities: as he thinks he is, as his friends think him, and the real man, known only to

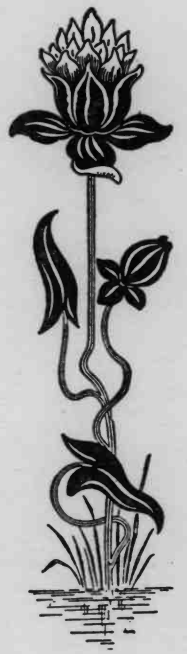
his Maker. The more a man strives for better things, the more alike do his three personalities become. When a man can analyze himself and be satisfied with his result, the better can he fulfill his mission in life, which, in our case, is to supply the jewelry wants of his fellow creatures. The jewelry business is one which will bring out the best there is in a man because it appeals to the finer sensibilities. Here we meet the young man in search of a diamond ring for the lady of his choice, who becomes the consequent purchaser of a wedding ring. In time the little stranger arrives in their home, causing numerous trips of uncles and aunts, grandmas and grandpas to the jeweler for a cup, a spoon, a ring, and so on. The jeweler is in touch with the family during the happiest events of their lives, and if he is a man of the right sort will occupy in the minds of many a position which no other business man can occupy.

The jeweler because of the nature of his wares must be a man of unquestioned honesty. His statements must be accepted without question. He should occupy in his city or village the same position which the banker does in the same community. Why doesn't he? Because he does not have the proper respect for himself and his business. Dealing in precious stones and the finest metals, he should think himself above the common things of life, and realize that his merchandise, being permanent in quality, he is separated from the dealer in articles which are temporal in their lasting qualities.

Knowing, as he does, that on practically all matters his word must be accepted without question and without proof, he should think himself a man of unquestioned standing, and, "As a man thinketh, so is he." There is another great saying of the great king of Israel. Solomon, wisest of men and builder of the Temple, also states the marvelous truth which applies to-day with the same force as it did those thousands of years ago: "Seest thou a man diligent in business, he shall stand before kings." When one considers the truth and justice of these two statements of Solomon, he should feel encouraged to try

and make the most of his opportunities, for developing himself in all directions, and to pursue his business calling with diligence.

Ours is an honorable calling and we should persevere in developing our business to the greatest degree. We stand to-day just at the entrance of our busiest season. Results will come now from proper efforts. Do not be slow to act. Do not leave to-day's work till to-morrow. Expect big things and work for big things remembering the quotation at the head of this article, "For as a man thinketh in his heart, so is he."



CHAPTER LXXXII.

WHAT DOES YOUR NAME STAND FOR?

Value of a Trade Mark—Guarantees for Different Standards—Lose Sale and Create Favorable Opinion Rather than Make False Statements—Alleged Violation of Contract Price—Reputation for Fair Dealing a Most Valuable Asset.

IN glancing through the advertising columns of a magazine, a paragraph caught my eye regarding the value of the well known trade mark of "Royal Baking Powder." It stated that the owner of this famous trade mark was offered a million dollars a word for it, and merely laughed at the offer. It further stated that he values those three words at a million dollars a letter. If that special brand of baking powder had not been exceptionally good, no amount of advertising could have made its name worth what it is to-day. It must have been always consistently standard, so that people learned to depend upon it, and felt assured of satisfaction when they called for and used it. In every city and town throughout the world there are certain stores in different lines of business where any statements made are accepted at their face value, without discount of any kind. With such stores everything is not "the best." They realize, and give their customers credit for realizing, that a difference in quality calls for a corresponding difference in price.

A jeweler told me a while ago that customers required just as much of a guarantee on a two dollar chain as they did upon an eight dollar one. This certainly was the fault of the jeweler, and demonstrated his lack of salesmanship. One can certainly never build up a demand for the better class of goods, if he gives the same liberal guarantee of satisfaction with the cheaper lines. If a jeweler

guarantees a customer perfect satisfaction with an eight dollar chain, and then in response to the customer's question states that the five dollar one will wear practically as long, and then agrees with the customer that a two dollar one will wear as long as the five dollar one, why it stands to reason that he is going to do a large business in cheap goods at a loss of profit and reputation. It is an accepted fact that quality is remembered long after price is forgotten. Also that many people expect just as much of the cheap articles in the way of wear as they would if they paid a price which would have procured the higher class of goods. A man and woman entered our store one time when chain bracelets were in vogue. They both agreed that a five dollar bracelet was very pretty. He then said to her, "I like this four dollar one fully as well, don't you?" To which she acquiesed. By gradual steps he reached a bracelet costing $1.25, and they bought that; he feeling that he had saved $3.75, and she feeling that she was lucky to get away with even that. It might be stated, however, that he was not guaranteed the same satisfaction with the lowest priced one as he was with the best one.

Lose a sale once in a while rather than tell an untruth to make it. Do not justify yourself by saying that customers compel you to make false statements in order to effect a sale. The day is passing when it is considered salesmanship to make false statements to a customer to land the immediate sale. The idea to-day is to send customers away with a favorable opinion of the store and its methods even though no purchase is made. The reputation for charging high prices will never hurt you. What people want to-day is right goods at right prices. They'll pay you for your goods, but you must deliver to them what they think they are buying. Jewelers who feel that selling rings stamped "solid gold" and allowing the ignorant customer to believe that he is getting a pure gold ring, is good business, will awake some day to find that their customers have come to realize that the only mark worth considering in a ring, is the actual quality mark of

the gold, coupled with the trade mark of the manufacturer. People gravitate from one store to another and inquiry made regarding articles which they own often discloses the fact that the quality is different from what they thought it was. True enough, people get confused ideas of what the salesman has been telling them and often go away with the impression that they have bought the articles for which he gave such a high recommendation, instead of something lower priced but of inferior quality. It is enough usually to assure purchasers of lower priced goods, that they are getting their money's worth; that if they feel that they have not, why you will be glad to have them come to you with their complaint, and if just, they can depend upon its being attended to.

To-day we hear a great deal about fixed priced watches and kindred lines. We also hear of alleged violations of the contract made between manufacturer and dealer. In conversation with a jeweler the other day, he related to me how he handled a case of this kind. The incident is as follows: A customer enters seeking a special watch with an established price. The dealer stated that he did not handle this special watch, and offered to show the same grades of the same watch cased in similar cases but just a little different size. The customer mentioned that the dealer in his own city had made him a pretty good offer on the fixed price watch mentioned; that is, that he would sell him the thirty dollar watch for twenty-six. The jeweler then said that the first dealer could not sell the watch in question for other than the price established on it, and asked the customer whether he knew enough about watches to be sure that he was not going to pay twenty-six dollars for the watch selling at twenty-five. He replied that he was not a judge of a watch, but relied upon the dealer. Our friend pointed out to him that a man who would openly announce that he would violate a contract of that kind was not trustworthy, and would be just as apt to raise the price of a lower grade watch as to reduce the price of the one in question. The argument proved effectual, and our friend made the sale. If a customer only stops to think the matter over he has more confidence in the man who does not make wild statements to compass a sale, but tells the plain, unvarnished truth, and makes the sale through hard facts, rather than through some fairy tales.

One thing to remember is this, that after customers have reached home and discussed their purchase with their family or thought the matter over by themselves, they sometimes realize that they could not reasonably expect the results which you have promised for the price which they paid. How much better to have reasoned with them, and had them buy with only ordinary expectations of what they have bought. Better have them find out that you have been only moderate in your statements, and that the goods are even better than you said. Thus they will learn that you are dependable. One sale will never make your business. Make your name stand for all that is good in your business. Be one of those firms whose reputation for fair, square dealing is worth more than their store and stock a dozen times over. People go back to such places; not to kick and raise a disturbance, but to purchase other and better goods. They have their friends, too, who must be considered. They can urge them to give you a trial, or they can advise against calling on you. Anyway you look at it you must make your name to be the most valuable asset in your business, whether viewed from the standpoint of your creditors or your customers. "A good name is rather to be chosen than great riches."

CHAPTER LXXXIII.

THE RETAIL JEWELER AS A BUSINESS MAN AND CITIZEN.

The Jeweler Coming Into His Own—Active in Improving Local Conditions—Highly Regarded by His Neighbors—Buying Gold Bricks—Conditions Steadily Improving.

THE retail jeweler as such is a well known quantity, and as important to the comfort of a community as the village blacksmith (with whom he is sometimes compared) or the country hotel and post office. Of late years, however, the retail jeweler has been developing from the state of a mere public convenience to that of a genuine business man, who does not wait for people to call for articles before he procures them, but who educates his customers as to what is right and proper to purchase for the varying occasions for which gifts are required. He is becoming master of his own business and taking his proper position in the commercial world. The retail jeweler is highly regarded by the residents of his city and town, and usually looked up to as one of the solid and influential men. This is because of the costliness of his wares. People expect a man who spends his lifetime in the purchasing, selling and repairing of articles which combine sentiment with use, to be above the average in the finer sensibilities. Jewelers of recent years have begun to appreciate their standing in the community in which they live and are living up to the reputation which is theirs. To-day we find jewelers active in associations of business men. We hear of them acting as leaders in movements for the betterment of conditions in their towns; of their activities in the local board of trade or chamber of commerce. They are beginning to realize that whatever makes for the improvement of general conditions in their towns not only helps the hotel keeper, the department store and the grocer, but incidentally is beneficial to themselves.

In former days the retail jeweler was likely to keep within his own shell, and believe that when he kept his store open from seven or eight in the morning till nine or ten in the evening, he was doing the very best thing he could for his own advantage. To-day he realizes that his former position was wrong. He closes his store at six o'clock and spends his time in the society of his family or in association with other business men at the club, from whom he can learn much of advantage. One thing which will surprise a jeweler is to find that other business people speak very readily about the percentage of profit they make in their business, and if the average retail jeweler is at all weak about establishing and maintaining a profit on his goods commensurate with the absolute value of the goods, he should talk over matters with a hardware man, a department store buyer, or any one of a dozen other people; he will find that their percentage of profit far exceeds the jewelers and they are selling goods which must from time to time be replaced, whereas we are selling goods which last indefinitely.

Retail jewelers should interest themselves in enterprises of a public nature, where no immediate profit is coming to them. Show the general public that you can think of something other than the almighty dollar. You'll get the dollar afterward. The idea which is often expressed, "What is there in it for me?" never brought a man anything. It is a well established truth, that the more you put into a thing, the more you can take out of it. So it is in your home town. If there is on foot a money raising enterprise for a new hospital, or a Y. M. C. A., do your best to help the matter along. If the board of trade is trying to induce some large factory to locate in your city lend your aid to the project. If there is a good citizenship campaign under way, give it your sincere assistance. It is a well established fact that it is not advisable to discuss religion or politics with a customer,

but that fact does not prevent you from arraying yourself on the side of honesty and straightforwardness. The day has long since gone by when people resent the fact that a man forms an opinion because it is a different one from theirs. Nevertheless, we find many business men whose names are worth a whole lot, who will not lend them to an enterprise which is for public good because they are afraid that it will hurt their business, and yet, the same men will accept a free lot or a free set of books and lend their endorsement to the project which assists the promoter to take out of the town thousands of dollars which should be left in the city.

Organization work among the jewelers has done much to broaden the individual and to draw out his many good qualities. Retail jewelers find themselves qualified to write their opinions in vigorous terms regarding what they consider trade abuses. Opinions widely differ on such matters, but the more thought and expression of views given, the greater probability that we will finally discover what the opinion of the majority is.

The retail jeweler should demonstrate to his clientele the fact that their interests are best served when they purchase from him their needs in the lines which he carries. His willingness to make exchanges, or if necessary to refund the money; to make good on his guarantee, when required; the fact that the goods are at hand to see; the difference in finish not indicated by a picture of the article; his show window display; the word of mouth as more emphatic than the written or printed word, all give the retail jeweler advantages which another a thousand miles off cannot have. Then, too, his standing in the community and his knowledge of the goods and his personal acquaintance with the customer is decidedly in his favor.

Then there is another feature which is not often considered. People like to send away for goods, but if upon their receipt they find little niceties missing and the article presenting the general appearance of being second-hand, perhaps they will feel like the old farmer of whom

a friend inquired if he had ever bought a gold brick. His reply was, "No, I never did. I bought one once that I thought was gold." People who have bought watches and clocks from the mail order house and shipped them back and forth a few times, become disgusted. Then again, there is a certain class of people who never buy anything in a regular way. Such people are always found at bargain sales, auction sales, and so on. They are also among the patrons of the mail order houses.

The retail jeweler certainly cannot complain about his condition the last ten years. It has been steadily improving. Better prices are obtainable both for new goods and repairs, and to-day the jeweler presents the general appearance of being prosperous. If there is any one thought in my mind to-day it is that the retail jeweler must stand with the general public on all questions of public concern. Special interests and special favors, class legislation, and so on, are very much in disfavor. There is one thing absolutely established, and that is, that the retail jeweler is here to stay. There cannot any one take his business from him. He should, however, endeavor to keep the lines of goods which he handles out of the hands of the mail order and department stores, and he can make it necessary that manufacturers choose between the jewelry trade and these outsiders, by giving the benefit of his business to those who try and keep the sale of their goods in legitimate channels.

CHAPTER LXXXIV.

THE POWER OF EXAMPLE.

Effect of One's Actions on Others—Force of Example in Business Success—Proprietor's Responsibility to Employees—Keeping Your Word—The Habit of Punctuality—Regularity in Business Hours—Do Not Impose on Clerks.

WE often hear people state that they do as they please; that they do not have to consider the effect of their actions upon others. If one stops to consider a moment, he will observe that practically every act of his life has its effect upon others; if in no other way, by the power of example. Where do the small boys get the notion that it is a manly thing to puff on a cigarette? From observing that the rank and file of men smoke. They naturally consider that the forming of the habit of smoking is one long step toward manhood. So, too, other habits more vicious, can be traced to the examples set by men. The boy is said to be the father of the man. As he has been taught in youth, so he inclines when a man grown.

But it is not regarding the formation of such habits as smoking, drinking, profanity using, etc., that is on my mind to-day, but it is the force of example about such matters as pertain more particularly to success in business. A boy goes to work in a store willing to learn and anxious to please. Certain little tasks are given him to do, and he is relied upon to perform these duties without continual prodding to make him do them. He probably starts in to do that work just as well as he knows how. But let us suppose that the store is conducted by an individual owner, who must perforce leave his store in the charge of subordinates while he transacts such necessary business as banking, which takes him away temporarily.

And suppose that the minute his back is turned work generally ceases; customers who enter are treated discourteously and discouraged from calling again. Don't you think that these examples have their effect upon the boy who is there to learn how to achieve success in the business world? Don't you think that somehow or other he is acquiring the opinion that the boss is an overbearing sort of a fellow anyway; that he is getting rich at the expense of others and with little effort on his own part, and that any advantage he can take of his absence is justifiable on his part? Do you think that if work went on just the same during the proprietor's absence, the same efforts to please customers were made, that that same boy would have been trained and developed along the line of faithfulness to duty whether under surveillance or not?

The proprietor also has his responsibility to his employes in the matter of example. In showing goods he must make every effort to please which is in his power. If he fails to effect a sale he must never make disparaging remarks about the customer after he has left the store. He must never act as though he considered that his efforts were too many, or that he should have hurried the customer's departure by any hasty word, or by showing a disinclination to show goods called for. He should carefully rearrange the trays of goods before returning them to the case, or see that some one else does it. Goods which are soiled or show handling should be taken back to the shop to be put in proper condition. Thoroughness on your part will beget the same qualities in those with whom you work. Slipshod methods are easily acquired and do more to hurt a jeweler's business than anything else.

The matter of promptness in having work ready is quite important. In short, it means keeping your word. Your word is the only thing you can give and keep. Be careful in your promises. Better argue with a customer at the time a job is being left for a little more time than to promise delivery and then fail to make good. Have the date you promise work sufficiently far ahead so that

no excuse will remain for not being ready at the time specified, and then have your employes understand that the promises must be made good. It is easy enough to put off a job until the very day it is to be called for and then find that you lack the essentials for doing the work. An inspection immediately would have made possible the ordering of the necessary materials and the consequent delivering of the job at the specified time. If you are careless about such matters and display a readiness to make excuses to your customer, you will find that your clerks will develop the same trait, and will consider that it is an easy matter to placate a disappointed customer. If, however, the employer would state to the disappointed customer that there was no excuse for the job not being done except neglect, and that he did not blame them for being vexed, but that he would guarantee that there would be no repetition, he would find that not only would his store stand better with the customer in question, but also he would have more respect from his employes, who would understand that promises made in the name of the concern must be made good, if within the range of human possibility.

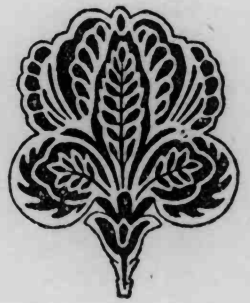
The writer has often wondered what some jewelers would think or say if their orders were treated by the ones to whom they are sent in the same manner that they treat their customers' orders. If they sent a job to New York which should be back the second day and they did not get it for a week or ten days, would they consider the house a businesslike one? No; they would not. They expect their orders to be filled promptly. There is another feature about this matter of promptness. We all have jobs left with us which are difficult of handling. Either we lack the materials or the ability to handle same advantageously. If this matter was looked into the day the job was left it could be sent away the same day and would be back at the time promised. Right here let me suggest that one man have the responsibility of parceling out work in a store. Every job is then carefully looked

over when left, and he will know almost at once whether it will be necessary to send it away or not.

There is another habit wherein example plays an important part, and that is in being on hand to business promptly in the morning, taking a regular time for lunch at noon, having a regular time for leaving and returning. Many jewelers are very careless about this matter, and as a consequence lose much valuable business during the course of a year. Then it has its effect upon your employes. If you do not get down to business until nine or ten in the morning, do not expect to find a great deal done when you get there. The writer learned a while ago of an experience which happened in a large wholesale house in this city dealing in plumbers' supplies. The president was accustomed to arrive after nine each morning. Consequently, although the office force were expected to all be in their places from seven-thirty to eight o'clock, not a man of them ever showed up before eight, and most of them arrived a full half-hour later. The manager had been brought up in the business with the other boys, and disliked to speak of the matter. However, he must have spoken to the president, for one morning the latter arrived at the office at seven o'clock and noted the arriving time of each clerk. They all experienced a great shock, and for some time every man was on hand at the appointed hour, for he did not know but what the president might take the notion to get down again early. This merely illustrates how people take advantage of laxness of this kind. If you are conducting a jewelry store you should be the first one to get there. If you are you can insist upon your employes getting there at the same time. But if you compel them to hang around outside waiting for your arrival you give them an excuse which they will use if necessary.

Be to your employes what you want them to be to you. Do not expect them to take more interest in your business than you do yourself. Many an employe has had responsibility thrust upon his shoulders which he was loath to assume and for which he was not paid. You cannot get

a manager for your store at the salary of a bench man. Remember that. Also remember that you cannot expect a man to do much more than you pay him for. Just as soon as an employe realizes that he is being imposed upon in the matter of added work and responsibility just so soon he is either going to look up another job or else he is going to begin to take advantage of your continued absences from business. There is not any business which will run itself, except into the ground. You do not want your business headed that way. So get busy. Show your employes and your customers that you are alive, and enthusiastic, and willing. All will respect you, your employes will work harder for you and your customers will go out of their way to do you a good turn or spend a dollar with you.



CHAPTER LXXXV.

THE JEWELER AND HIS WATCH DEPARTMENT.

Everything Higher Except the Jeweler's Goods—Diamonds the Only Jewelry Commodity Selling at a Higher Price, and That is the Only Article on which Sales Have Boomed—More Effort Should Be Paid to the Sale of the Better Grades of Watches—In Selling a Watch Try to Impress Your Customer with the Idea, Not "How Cheap," but "How Good."

SCATTERED about this union of sovereign states there are approximately twenty thousand retail jewelers, in varying conditions as to prosperity and contentment of mind. When one stops a moment and considers the increased cost of the actual necessities of life, we must certainly marvel that these thousands of jewelers are able to gain through the conduct of their businesses enough of the paper backed by our government to procure the afore-mentioned necessities. Groceries, meats and clothing are all sold at prices considerably higher than they were about fifteen years ago. Fashion's demands as to dress and house furnishings, and the feeling of pride which one has regarding such things prompts each wage earner to stand for the increase in price on these goods, and their very existence requires that their table be provided with the good things of life, no matter what they cost. In conversation with a traveling man yesterday, he made the statement that he would never economize on his meals; that he would rather go without some little luxury, if need be, to save the same money. The steady advancement of prices in wearing apparel, instead of resulting in people being poorer clad, has reacted in exactly the other way. People are better clothed to-day than ever before. It is sometimes a diffi-

cult proposition to distinguish people in the different walks of life by the manner in which they are dressed.

What has all this to do with retail jewelers and the sale of their goods? Well, just this: In our line, nothing has been advanced in years to any extent, with the exception of diamonds, and with the result that the sales of these gems have largely increased. But the sales of expensive watches have fallen off to a remarkable extent. True, some of the more moderate priced watches perform so accurately that it is not necessary to pay a large price to get a satisfactory timepiece. Thus we find the retail jeweler, in showing watches, advocating the purchase of a gold filled case, and a seven or fifteen jeweled movement, rather than trying to persuade his customer that, inasmuch as he has purchased the best in other lines; inasmuch as he is willing to pay a thousand dollars more for a lot on a more desirable street; inasmuch as he demands the best in clothing, and his house is furnished with taste and elegance and at a price that would make his grandfather gasp, if he knew the cost; inasmuch as he spends large amounts of money annually on vacations and other amusements,—that he really owes it to himself to purchase a watch which will be a credit to himself, and one which he will not have to replace in a few years. Show him that if he buys a good weight solid gold case, fitted with a high grade movement, he has purchased a faithful companion which will last him a lifetime, and one that he can always depend upon to present the appearance of being a good watch, and contain the necessary internal mechanism to carry out the idea which the outer case presents.

Appearances count for much in this world. All concede the truth of this remark. While we realize that the real man does not depend upon outer adornment, still the biblical quotation, "that man looketh on the outward appearance," is demonstrated every day. When you go to a bank to open an account, or deposit your valuable papers, would you be very much impressed if the cashier was shabbily dressed and carried a cheap watch which he

consulted as to the time? It is really a serious problem which the jewelers must work out regarding the tendency to purchase cheap watches. Jewelers are themselves to blame in this matter. Naturally the customer who comes into your store to buy a watch has formed some idea of what he will have to pay for a suitable watch. Perhaps he has decided that he ought to get a watch good enough for his purposes for twenty-five dollars. Picture to yourself that man in your store. How would you handle him? Of course you do not know what priced watch he is thinking about buying, but do you show him some of your best watches first, or are you afraid of discouraging him by showing him an expensive watch? Do you only show an expensive watch when a customer demands that he be allowed to see one? The writer has heard time and again, not only in our store but in other jewelry stores, the interrogatory of the customer, as to whether the jeweler "has any better watches, or are you showing me the best goods now?" Where one customer asks that question there are ten others who think it, but say nothing. If you show your customer watches ranging in price from ten to twenty-five dollars, and no others, do you think there is any possibility that you will sell him a twenty-five dollar watch? Does he not begin to consider in his own mind whether or not the lower priced ones will not give him as good satisfaction as he really needs? Then, when he has progressed thus far in his mental cogitations, he will ask you, "do you think this ten dollar watch will run and give good satisfaction?" When he makes this inquiry you immediately decide that ten dollars is all the money he wishes to spend and that you will do well if you can land him on that watch. You will then sound the praises of the cheap watch, finally sending him away with the lowest price watch you have shown him, fastened to his buttonhole with a dollar chain, and changed a twenty dollar bill to get out your money.

Ask yourself how many times after landing a sale of

a cheap watch you have found out that the customer expected to pay more? It is indeed a sad commentary on our ability as salesmen, that fewer high priced watches are sold. Do not immediately decide that, because the customer asks you for "something cheaper" he will not buy something good, if its merits are properly explained to him. "There's a reason" why one watch is worth more than another, and it is your business so attractively to present the good points of your best articles that you can win the customer across the chasm of doubt and uncertainty into the land of good quality goods. Talk is cheap and should be used sparingly, but for goodness sake use your talking powers and your persuasive arguments on your best goods. Do not laud the low priced goods so high that nothing more emphatic can be said about the more expensive ones. The writer is not trying to impress his readers with the idea that you can sell a fifty dollar watch to a ten dollar customer, but what he is trying to impress upon one and all is not to sell the man with fifty dollars the ten dollar watch.

People do not buy jewelry in a hurry. They do not ask you the price of an article, have it told them, and then run. They come into your store prepared to spend considerable time in the contemplation and purchase of the article in question. Remember this, and show your expensive goods first. Any student of human nature can tell whether he is within reach of his customer within five minutes after the customer has entered the store. Then, if found that he is talking over their heads, he can gradually slide down the scale of prices, and sell them as good an article as they will buy and pay for. Of course, we have all met the man "who will buy the best watch in the store, if you will give him credit," but he is not the man we are discussing. We are talking of the man who has the money to pay for a good watch, and who will go a few dollars more than he anticipated, if you can show him why. Let us read all the literature which will help make us better salesmen; let us learn logical selling talks,

realizing that the same argument will be effective in most cases, following our introductory remarks, and as the eloquent preachers realize the fact that they can write a much better sermon than they can preach extemporaneously, so let us realize that we can sit down quietly and formulate ideas and statements, which, formed into one complete whole, will give us something to say that will be convincing to our listener.

CHAPTER LXXXVI.

TRANSFORMING LOOKERS INTO BUYERS.

Salesmanship Required to Make Customers of the Curious—Looking Stimulates the Desire which Precedes Buying—Courtesy and Interest Assist the Process—Value of Personal Advertising.

MANY lines of business are of such a nature that the lookers are few in comparison with the buyers. Take, for example, the grocery and the meat market. Most customers who enter these stores have in mind what they wish to purchase. The man behind the counter acts in the same capacity as a nickel-in-the-slot machine. He delivers whatever they call for; no ability being necessary, other than to tie up a bundle in a satisfactory manner, write down the address carefully and legibly, and to see that the delivery man takes them out on the proper load. In no part of this transaction has there been any salesmanship needed or displayed. True, some grocery clerks have developed the power of suggestion to an extent that they are enabled to make many sales of specialty goods or novelties, on which there is a good profit which would otherwise have remained unsold. Many other businesses are of a character where people must make purchases occasionally, whether they will or not. Such are the clothing and furnishing lines, the furniture store and a few others. Clothing for men and women, boys and girls, must be purchased, and while salesmanship is required to effect the actual sale, still the looker of to-day is usually the buyer of to-day also. This makes much more easy the handling of the individual customer. The salesman is filled with hope and encouragement while he is waiting on them; he does not long for them to go, but counts all the while on making the

sale. But how is it with the jeweler? Most of his customers are lookers first. Sometimes people enjoy looking at pretty goods so well that they become chronic lookers. They do not seem to be able to give up the pastime of looking and pass into the class of the has-beens.

These lookers cause some jewelers great annoyance; in time it becomes almost impossible to wait on them. It also causes them to put all lookers into the same class, and in the course of time efforts are made to get rid as quickly as possible of these "pests," as they are called. There is one thing we should remember, however, the stores that have the greatest number of lookers also have the most buyers, and do the largest volume of business. Instead of acting in a discourteous manner to the lookers we should consider them our best friends, for this reason: these people are usually great talkers; they can give your store the benefit of a large amount of free personal advertising, and they will do it. They will tell their friends, "I was in Blank's jewelry store to-day, and he has just received the swellest line of little diamond and pearl pendants that I have ever seen." This cannot but give your store the reputation of being strictly up-to-date, and will naturally react to your benefit.

All people are blessed or cursed with more or less curiosity. Thus we will find some folks who cannot see a gun of any description without examining it, and looking into the barrel, at the same time trying the trigger to see if it is loaded. Sometimes it is. Then we have the curious person, who wonders if the sign, "Danger! Hands Off!" really means what it says. He touches the wire and finds out, but never tells us what he learned. Then we have the curious person, who spends the day in listening to conversations by other parties on his telephone line, and seems to enjoy it. The curious person, however, who comes to your store to learn what is new and desirable in your line is certainly interested in jewelry and should be cultivated. Looking indicates inter-

est, which should be turned into desire and then into resolve to buy. When you write an advertisement for your paper, when you spend a half-day arranging your show window, when you buy velvet display fixtures of different kinds, or change your system of displaying goods in your showcases, you do so for one purpose only, to attract attention to your goods. Looking in your window is preliminary to entering your store. Entering your store to obtain a closer look at an article displayed in the window, or to see a more complete line inside, precedes buying. We are all startled when a customer enters and buys some one article from the window without further discussion. It is not what we expect. We really expect people to look; we invite them to look; we urge them to look. But as looking without buying is like "faith without works," we should endeavor to have the looker change into a buyer. While we are willing to do a certain amount of missionary work for our competitors, we do not want to be missionaries only. We want to sell jewelry and kindred articles.

When people enter your store and inform you that they are "just looking," assure them that they are perfectly welcome to look to their heart's content, and that it will be a great pleasure for you to show them any goods in which they are interested. Inform them, however, that you are never surprised to make sales to those who have come in just to look; that if they see what they want, to feel free to buy it, or to have it laid aside to be called for later. In short, give them to understand that while you are pleased to show goods, you are more pleased to sell them. People like to trade where their patronage is appreciated, rather than go to a store and insist upon the clerk or salesman showing them other goods in order that they may be able to make a purchase. Many storekeepers frighten away possible purchasers by their manner. We are all busy, and often-times when we are the busiest or the most bothered, someone will walk in and say, "Good morning, Mr. Blank, I did not come in

to buy anything to-day, but I wanted to see how much I will have to pay for a little neckchain for a baby who will be a year old in June. I want it for her birthday." Naturally, such circumstances are aggravating, and it takes a master mind to figure out the fact that though this woman is looking four months ahead for some trivial purchase, yet her husband may be going to buy a diamond ring within two weeks, and your treatment of her may decide whether you make the sale or not. Then she may have friends whose purchases in the next few months will aggregate a large amount. Her influence in favor of your store may decide the day.

We all have the customer whose purchases do not amount to much but whose influence does. We should strive to send every person who enters our store away feeling that they have been fairly dealt with and with a favorable impression of our store. We should endeavor to sell each customer what they ask to see and always be ready to show other goods for which no inquiry has been made. Jewelers are too ready to quit. They do not follow up the sales department of their business as they should. Send each purchaser away with the idea in mind of buying some other novelty to which you have called their attention.

Wait on each customer as though they had the making of your business in their hands. Avoid telling people that the goods they ask to see are "out of date." Tell them that your sales were small in that particular line and you let the line run out. Offer to get the goods for them, and do so if they wish. It is easy enough to show them what you are selling in their stead, and oftentimes people will decide that, as they would not think of buying a last year's hat, neither do they want any of last year's jewelry.

In conclusion: as we meet with all classes and conditions let us strive to "be all things to all men," and to "live peaceably with all men," which translated means, use all comers with kindness and courtesy, but exercise a guiding hand in their purchases, so that they will not buy anything with which they are not satisfied.

CHAPTER LXXXVII.

HOW TO USE IMAGINATION IN BUSINESS.

Building Castles in the Air not Wholly a Waste of Time—Imagination in Designing Window Displays—Enthuse Slow Thinkers Through the Use of Sentiment in Advertising—Get in Touch with Customers by Means of Imaginative Selling Talks.

BUILDING castles in the air has been indulged in for centuries by all classes of people in all countries of the world. Many condemn such practices, as they are pleased to believe that it makes people unfit for the realities of life, to dream about things which they hope will come to pass. Nevertheless, it has always seemed to me that dreaming about the future and what it may contain for us, in the way of betterment of condition, helps us to perform with cheerfulness many of the unpleasant little duties which fall to the lot of all of us. We are all here for business and pleasure. We are happier because we have to work for a living than we would be were we of the leisure class. Yet we could not work year in and year out without pleasure and either an improvement of our condition or the promise of such. The small saver looks forward to the time when he shall have enough money to permit him to make a payment on a home for his family, where his children could play in safety and where flowers and vegetables might be grown. Those more fortunately situated as regards their financial condition, have other dreams of what they propose to do when they have the necessary money, such as purchasing an automobile or indulging in a European trip. It is such dreams that make life worth living. Anticipation is often greater than realization, and it is well that this is so because we look forward ofttimes for months for some

little trip or outing which is over in a few short days or weeks. The pleasure we have had in planning the trip is considerable and is equally as enjoyable as the actual trip itself.

In business life, were it not for our imagination we could not perform some of the duties in preparation for the business which in our imagination we know is to be ours during the fall and holiday season. Take, for instance, dealers in other lines such as furs and clothing of different kinds. They have ordered some time since the goods which in anticipation they have already sold the coming winter. In the jewelry line we have all ordered special goods to be delivered November 1 to 15, and have perfect confidence that we will sell them although we have not had an inquiry for them from any one. In dressing a show window we must have imagination. We must design a window which we believe will appeal to the greatest number of passers-by. We must write our window cards in a fashion which will appeal to the imagination of the reader and looker. Thus the saying, "Your daughter would be delighted with one of these beautiful pendants. All the girls are wearing them now. Surprise her with one. The prices are not high. Take one home with you." Or regarding a handsome watch displayed in a case, place a card on it with a wording something like this: "Your son needs a watch in his new position where promptness is so desirable. See that he has a good one, as one that is purchased now will last him during his entire lifetime. Come in and let us show you how little, comparatively speaking, a first-class watch will cost you." Or on the tray containing a few selected brooches or bracelets place a card saying. "Some people go through their lives without the possession of some dainty bit of jewelry for which they have always pined but for which they will not ask. Take your wife home one of these beautiful brooches or bracelets and make her happy."

Many people are slow thinkers. Many men believe that they are all that could be desired as home keepers

or providers for the family because they furnish food and clothing sufficient to maintain health. They are lacking in the finer sensibilities and need someone like the jeweler (who makes his living by selling luxuries) to make them think that there are other things besides brooms and brushes, beefsteak and cabbage; that if there is one thing which a woman appreciates more than another it is the possession of some little article which is more ornamental than useful.

If we are to sit back quietly and wait until all other lines of business have had their fling before we urge the purchase of our goods, we will find that we will do but little, and that will be all credit, as the other fellow will have the cash.

In our advertising we should appeal to the imagination, and advertisements so constructed are much more likely to prove trade winners than any other kind of a worded request for business. As most jewelry is purchased for presents it stands to reason that we must advertise along the line of sentiment, as otherwise we have but little left to argue about. True, watches, clocks, silverware and cut glass may be counted as necessities, but we cannot sell these same articles over and over again to the same people. What we must strive to cultivate is the belief that for a present for anyone old or young there is but one place to go, because at the jewelers will be found a full stock of the articles which everyone has planned to own some day. People are often at a loss as to what to buy for birthday, wedding and Christmas anniversaries. Start them on a chest of silver through your show window and your advertising. Once you have gotten a customer to buy some knives and forks of sterling silver you have opened up a large amount of business and have made easy for them the selection of a suitable gift.

In our selling talks we should draw strongly on our imagination. We should be able to place ourselves in touch with our customer's line of thought and lead him to a decision which will be satisfactory to both. The

real sale should be mutually advantageous. The customer has parted with his money, but has received in exchange something which he would rather have than the money. Money is the medium of exchange. In prehistoric times barter was the only method of exchange, which made trading extremely difficult for ofttimes a man would have to trade at a disadvantage to himself, in order to obtain something which he wished to own. With money all is different. Each man with money can go where he pleases and purchase what he wishes; the storekeeper can do likewise, and thus a continual system of exchange is carried on. We ought never to consider for a moment that the man with the money is the master of the situation and yet in many stores this is so. The sight of a few gold backed bills will make the dealer lose sight of the fact that he is in business to make a profit and that real salesmanship is the disposing of goods at a profit. If each dealer could only develop his imagination to the extent of realizing that his customer really wants to spend his money or he would not be there and that to him the goods are more desirable than the money, there would be fewer sales which show a small profit or none at all. Look at things from your customer's standpoint and you will find that your sales will show more satisfactory profits than heretofore. For all these various reasons, and for countless others, develop the spirit of imagination.

CHAPTER LXXXVIII.

POSITIVENESS AS A BUSINESS ASSET.

Thinking, Speaking and Acting Positively are Elements Making for Success—A Reputation for Positive Decisions Saves Time—Store Rules Accepted Without Question if Promptly and Positively Stated—Places Salesmen on Equal Footing.

IN these latter days it is absolutely necessary that a man, to be successful, must know positively whereof he speaks. He must think positively, act positively, speak positively. "Time is money." How often we hear this expression, yet how little we appreciate the fact. If a man were to acquire the habit of being positive, those with whom he came in contact, and with whom he was constantly doing business, would come to a realization of this qualification, and much useless expenditure of time could thus be avoided. Traveling salesmen tell me that were they to accept as final the statements usually made by retail jewelers on their entrance to their stores, they would not be in any immediate danger of having their salaries raised because of the immense business they were doing. The customary way to wait on a traveling man is somewhat after this order: After preliminaries, such as hand-shaking and discussing the weather and its effects upon business, naturally the salesman gets around to the subject nearest his heart, inquires if there is anything doing and is promptly informed that there is not. The weather has been too dry, or it has been too wet, or it has been cold, or too hot, or it has been stormy. Consequently, nothing has been sold and there is nothing to buy. Does the traveling man believe you? No, he does not. He merely recognizes the fact that you do not want to buy and accordingly realizes that he must

devise some plan to get you to look. If he has anything brand new in his trunk he will ask your consent to show you just that one package of goods; stating that he will not urge you to buy if you say you cannot use them. He is a good fellow. Of this you are convinced, and he has already given you a cigar to prove it. You will look at these special goods just as a favor to him. You see a few things you can use, you buy, and when the traveling man has gotten you to travel this first step he knows he will sell you a bill. The next time he calls you spend the first half-hour trying to avoid looking at his goods and the next hour or two looking. Ofttimes, it takes more time to try and persuade a traveling man that you do not want anything than it would to look over his line and tell him the same thing as each successive tray is shown.

It strikes me that we should all cultivate the spirit of fairness and justice. If we feel friendly to a house and are willing to give them a share of our patronage, try and establish with its representative a reputation for decision and positiveness. If you answer questions in a half-hearted way, it cannot but impress the salesman with the idea that all that you need is a little urging, and you afterwards prove this fact to him by buying when you had previously made the statement that there was absolutely nothing that you wanted. If you were to accord representatives the privilege of showing their lines spring and fall, whether you anticipated purchasing or not, then on the occasion of their other visits spoke positively regarding your wants, you would find that in the course of a year you would save some weeks' time sparring or fencing with the representatives of wholesale concerns.

The same quality of positiveness should enter equally and perhaps to a greater extent in your dealings with your customers. If you mark prices on your goods, be sure that they are right and fair and then hold to them. Do not quote prices and make such statements as that they are the lowest prices at which goods of the quality can be sold, and then follow the customer to the door to call him back and accept his offer. If you have rules whereby

a certain amount of engraving is allowed free and all in excess is charged for, see to it that you and your clerks hold to this rule. Nothing so weakens a system as to have concessions continually made to special customers. Some of your best paying customers are those with whom you have absolutely no acquaintance. They come to you always when they are in need of anything in your line, make their selection, pay the price, and leave oftentimes without your learning their names. They take your statements as you give them. Imagine their feelings to learn sometime that you will cut your prices, do extra engraving, or perform some other uncalled for act, in order to effect a sale. Then there is the matter of credit. Many dealers have established the custom of selling for cash only and hold to it. Still others essay to do a cash business but cannot quite accomplish what they set out to do. Naturally, everyone has friends and customers whose word is as good as a bond, and exceptions are perhaps justifiable in such cases. There are jewelers, however, who state their willingness to trust anybody for the part of the price which represents their profit, taking a chance on ever getting it. All stores, however, have requests for credit from those who have no right to expect it. If they are quietly told that the rule of the store forbids it they are satisfied, but if the salesman steps back to ask the proprietor or manager about it, they know that the store does grant credit, and if they are refused they cannot but hold a grudge against the store and its manager, who refuses to them a courtesy granted to others. If all salesmen would remember this one fact, much trouble of this nature could be avoided. That is, if a customer requests credit and you feel as though you would not want to assume the responsibility yourself, that you might better refuse the request than to step to anyone else and have them refuse for you. It hurts the store to have a credit man or manager remove such a job from a salesman's shoulders, whereas it is accepted as a matter of course if promptly and positively given. So it is with prices on goods. If a customer asks if a particular piece of goods

can be sold for less than the price asked and the salesman responds promptly and positively that no deviation is made from the marked price, how much better it is than for him to step to the proprietor and make the customer's request. It is a public acknowledgment of of the fact that there is no stability to the concern, that all you have to do is to hold out and you will get what you are looking for.

If a customer asks you about a diamond which you have for sale, tell him in positive terms just what kind of a stone it is. Do not be afraid that you will lose the sale if you tell him the stone is imperfect. You have other goods costing more, which are perfect. Explain differences. Do not attempt to dodge a question regarding your goods. Be first and last honest and positive in your statements.

Train your customers to know that your store is run on the "positive" plan; that the goods are all bought at right prices and from reliable firms; that the price charged includes a fair profit; that these prices, once established cannot be changed; that proprietor and salesman stand on an equality as to this feature; that it does not matter whether the customer is experienced in such matters or not, whether an adult or a young child, they can depend absolutely upon the statements of salesmen and upon the absolute reliability and fixity of the price. That there is no such thing known in your store as "special privileges." That all customers look alike to you and all receive the same consideration.

Conduct your business on these principles and you will find that your younger salesmen are continually making more and larger sales, but if you choose to train your trade to the knowledge that you are the one man in the store who can cut the price, who can promise engraving immediately, who can have a job previously left set aside that one you have just received can be done, you will find that you are placing upon your shoulders new and added burdens; that instead of your business growing, it is still a one man affair. The only way that you can develop

your business is to adopt a system of doing things and then abiding by that system yourself, compelling all others to do likewise.

"Be sure you are right, then go ahead," is good advice for all to follow. Do not place prices on goods which you do not think are fair; fair to yourself and also to your customer. Do not adopt restrictive rules only to be broken.

Have all stand upon an equality behind your counter and all upon a level in front of it.

CHAPTER LXXXIX.

ENTERPRISE AND ENTHUSIASM HAND IN HAND.

Enterprise Demands Keeping Stock Spotless — Enthusiasm Makes Such Work Easy and Pleasant—Always Speak Encouragingly of Business Present and Prospective—Prestige of Little Value if Goods are Unattractive—Everything Saleable if Kept in Saleable Condition.

MANY enterprising business men lack enthusiasm, and very often the enthusiastic man lacks enterprise. They should go hand in hand, for without enthusiasm the enterprising man loses much of the good of his enterprise, while enthusiasm without enterprise is like unto "faith without works."

Enterprise demands that you shall keep your store in the same spotless array in the summer season as in the fall buying season. One cannot successfully conduct a store by keeping it open during the busy season and closed at other times. One cannot allow his show window to present a neglected appearance during the hot, sultry weather, promising himself that he will work all the harder when fall comes.. One cannot allow the same advertisement to stand week in and week out during the summer, or cut out the advertising altogether, believing that he can make up for all this in the fall. Every day has its work. You cannot do to-day's work to-morrow and do to-morrow's work also. Once you begin to fall behind you are beginning to progress in the wrong direction. It will save you months of hard work catching up if you will keep on the move all the time. True enough, it does seem like a waste of good time, recarding jewelry at this season of the year and restoring finish of goods, when the same work will have to be done again within two or three months, but the satis-

faction to yourself of being able to show the customers who do enter your store your stock in spick and span condition alone repays you, while the present sales as well as the future ones, will return you compound interest for your time and enterprise. Keeping your courage high helps wonderfully in such work. If you have some of your goods cleaned or re-colored speak a word of encouragement to your men who have done the work. It will make much easier the next batch of work.

Hot weather advertising is read by a great many people who do more sitting around on piazzas and summer reading than you can well imagine. You have goods in your stock such as lemonade and sherbet sets, ice pitchers, water sets, particularly appropriate for summer use. Mention them in your advertising. Show the people that you are strictly up to the minute. But, if through your enterprise people are brought to your store to look at the articles mentioned, do not greet them in a half-hearted way or act as though you were half dead. If asked how business is, just consider how business usually is in the warm weather and do not immediately begin to grumble about your business or lack of it. Speak encouragingly about business, present and prospective. If customers ask you if you are selling many of such and such goods, do not be afraid to say that your sales are entirely satisfactory. You do not have to tell how many you have sold. Enterprise and enthusiasm demand that you shall put your best foot foremost, which certainly means having everything in your store present an attractive appearance. It means one continual job of cleaning, but you will find that you will have fewer shop worn goods accumulating on your shelves and in your showcases. You will find that you can do more business with the same sized stock than formerly.

The buying of new goods to freshen up a lot of back numbers will be unnecessary, for you will have none such in stock. The goods which you already have on hand differ usually but in one way from those which are offered you by the traveling men, that is, one lot is clean

and fresh, while the other is soiled and dirty. Soap, water, ammonia, soda and elbow grease will usually make your goods look like those shown you. Re-coloring Roman finished goods makes such goods practically new. Cut glass needs occasional washing out, while silverware accumulates tarnish so easily as to necessitate a continual performance of cleaning. The writer asked the manager of a large silverware concern how they managed to keep everything looking so nice around the establishment. The reply was that two men were kept busy all the time doing nothing but cleaning and polishing. Prestige of a concern counts for nothing if the goods themselves do not look attractive.

Carrying a complete stock may obtain for you the reputation of being enterprising. The use of interesting advertising may back up this reputation, but if your goods belie your words, no matter how big a stock you have, the small store with a few bright looking pieces of goods can take your trade away from you. Most people understand that gold and silver goods tarnish but they do not like to buy them in that condition. People who have handsome lawns can tell you how easy the weeds grow and what an effort is required to keep them culled out. The hours that one man spends in such work is repaid by the appearance of his lawn and the commendatory remarks which his neighbors and passersby are pleased to make. If one were desirous of selling his property he would find that his lawn upon which he had spent so many hours of labor would materially assist him in disposing of the house at a profit over what he had paid for it, while his neighbor, with a crop of weeds growing in front and back of his house, would have to discount his price to make up for his neglect of things during his ownership and occupancy of the house.

It is said that the rear yard of a man's premises really shows what his characteristics are for neatness and care. The front he must keep in fairly good shape for very shame's sake, but the back yard is his, where he can throw tin cans and ashes if he wishes along by his fence and

very few people will ever observe it. So it is with the jeweler who keeps the goods in the front cases in fairly good shape, while those which are further back in the store present a neglected appearance. In many stores, when an article is finally shifted to a certain case in the rear it means that it is not considered salable and that its days of usefulness are over. If jewelers would only recognize the fact that practically every article they buy is salable if kept in salable condition, stocks would be cleaner and bank accounts larger.

If one has in stock goods which he is ashamed to display because of their condition it means that when he has a call for such goods he will say that he is out of them sooner than show them. If you ever have an experience like that one, please take the tray of goods after the customer departs and put them in condition so that the next applicant can be shown them.

Enterprise requires enthusiasm in order to maintain itself. We must "forget the things which are behind" if they are discouraging and be able to see the "rainbow of promise" just ahead of us. The other jeweler cannot take your trade unless you work for him instead of yourself. But if he is working to get your trade and you are losing your enterprise about waiting on trade and your enthusiasm for hard work, he cannot help but take an occasional customer from you. Hold your trade and make new customers by your enthusiasm and enterprise.

CHAPTER XC.

KEEPING ONE'S COURAGE HIGH.

Bravery in Business—Success Breeds Success—Never Talk Hard Times—Optimism an Aid to Salesmanship—Encouragement for Salespeople—Courage, Enthusiasm and Suggestion Make a Strong Team.

BRAVERY, when exemplified on the field of battle, always kindles admiration among those who witness it or read of it afterwards. Such sayings as Lord Nelson's, "England expects every man to do his duty;" Lawrence's, "Don't give up the ship;" Grant's, "I will fight it out on this line if it takes all summer," and the wonderful rides of Paul Revere at Lexington, of Sheridan at Winchester, Washington's crossing of the Delaware, are familiar to all. But in every one of these cases, each man did no more than his duty, yet their names are held in high veneration by all. But there are heroes unnamed whose deeds will never be mentioned, who have fought a good fight, many to victory and still others to defeat. The men who are engaged in business must needs be brave and valiant bearers of burdens, or the world will immediately note their weakness and desert them when they most need support.

All the world admires success. Therefore to achieve success, one must at least appear to have attained it. This means that whatever the real condition of business may be, whatever the future prospects may be, the business man who hopes to ultimately win out must hold up his banner in a brave style and fight onward and upward to the end. He must present to all comers the appearance of having done a remarkably good business last week, and show that he expects to better it this week. There is nothing more contagious than this talk of business condi-

tions. A few years ago during the temporary hard times, many whose salaries were just the same and who occupied state or city jobs where there was no prospective cut in wages, imbibed the general tone of affairs to such an extent that they also began talking hard times. Many others, when asked what they knew about hard times, would answer that the papers were full of it. We, who are in the jewelry business as a pastime and incidentally as a means of livelihood, must always keep our courage high and keep others in the same mood, because jewelry can be dispensed with about as easily as anything else you can mention. Business should be at least "fair" always. Some people who are contemplating the purchase of an expensive piece of jewelry will hold off sometimes considering whether they had better put the money in the article or not; whether they will regret its purchase and need the money for other more useful things. Such people often will ask questions about business in order to learn whether others are purchasing to any extent goods in which they are interested. Be always tactful enough so that you will never discourage intending purchasers by your actions. From many jewelers you will always get the same response if you ask them how business is. To them business is always poor; they are sorry they are in the jewelry business, and so on. They would make any one hesitate about putting money into goods for which there was no apparent demand.

Keeping one's courage high makes him a better salesman. Always expect to sell a man even though he leave without purchasing. He will come back, or he did not want to buy to-day. Encourage yourself in this wise, and the encouraging part about this method is the fact that it is for the most part true. Hitching your wagon to a star may not always be practicable, but we can certainly do much to encourage ourselves by mental suggestion. In stores where there are several salespeople, encourage them by telling them that they handled the customer well, that they certainly made a good impression upon them and that the chances are that they will return.

If there is any one thing which will make it impossible for a salesman to succeed it is to be called down for his failure to land a sale. Suggestions can be easily given as to improvements possible when you compliment him for his efforts. Proprietors seeking the best results from their salespeople will do well to let each one handle the customer who comes to them to be served, without interference. None are infallible, and ofttimes an intending purchaser about to leave the store will resent being called to account by the owner or manager of the store for not purchasing. Never act as though you considered that if a person left your store without purchasing your chance was lost forever. Extend to all comers true hospitality with a desire to serve them intelligently and well; be appreciative of the call, and whether a purchase is made or not at the time, show that you consider it a pleasure to have shown your line of the goods in question.

Many customers will invariably look at goods in several stores and will want to think the matter over at home before making final decision. All other things being equal, and sometimes when they are not equal the store where they are treated in the most courteous manner will get the sale. There is one thing for jewelers in small cities to remember, and that is that their customers (so called) are perhaps personal acquaintances of several of his competitors. It may be a very difficult matter for them to decide where to buy their jewelry or silverware, and when they start out to look for the article in mind it is perhaps an open question as to where to buy. Ofttimes the selection of goods will be the governing reason; then again, it may be the price; but after all is said and done, it is in reality the salesman who makes the sale in such a case, because he can surely find a suitable article at the desired price. If he is of the sunny disposition style, who always looks on the bright side of things, he can certainly come nearer to making the sale than will his disconsolate looking competitor. People who enter a jeweler's in search of a present are usually in a happy mood. It is usually a gift significant of some happy occasion.

Christmas, a birthday, a wedding, an anniversary or a graduation; all happy events in themselves, and tending to make the intending purchaser in a similar mood. The only reason for any worriment on the part of the customer is regarding the selection of a suitable article at a suitable price. If the salesman is accommodating and demonstrates a disposition to be helpful in suggesting proper articles for presents and is able to enthuse over the proposed present, his chances of making the sale are ten to one greater than if he is cold and void of sentiment. He must be able to put himself in the customer's place and to think just what he would buy if he were required to give a similar present. His training and handling of the goods certainly makes him well qualified to offer advice and suggestions, and if he can place before his customer novelties in his line which are appropriate he is certainly much more liable to make a sale than as though he places before them the conventional and staple articles which will be shown them by every dealer in the town.

Keeping one's courage high makes him more capable of enthusiasm, enthusiasm makes him more capable of suggestion, and suggestion makes him more capable of salesmanship.

CHAPTER XCI.

CONFINING STOCK TO SPECIAL LINES.

Complete Stock Versus Best Styles of Many Lines—Reliable Goods Made by Many Factories—Established Reputation of Value Where Stock is Confined to Few Lines—The Benefits Arising From the Guarantee.

IN these days of almost uncounted lines of goods, it is somewhat of a proposition to decide whether it is better to carry a conglomeration of what we think to be the best pieces of each line, or whether we had better confine ourselves strictly to two or three lines of goods and carry these lines completely. Many stores keep a few pieces of goods which they do not feature and merely maintain them in stock for the purpose of knocking. This is not fair. If a line is called for repeatedly and we have reason to believe that it would sell readily if we kept it in stock, we should certainly add the goods and be prepared to satisfy the demand which has been created by the manufacturer. Oftentimes jewelers feel compelled to speak against any line of goods for which they have call and which they do not carry in stock. Such methods are entirely unworthy our consideration or practice. Most customers are reasonable. If you will state the case to them clearly you will seldom lose a sale. Tell them that you do not carry the line of goods for which they ask and state your reasons for not carrying it. Tell them that the line they ask for is a good make, reliable in every way, and will give them satisfaction if they buy it. However, you carry in stock what you consider even better value for the money, and show them what line you feature.

Take, for instance, the cut glass department. We have calls every week for a line of cut glass which we do not

handle, because the rule of the makers is to allow but one in a city of this size to have it. We answer such inquiries to the effect that we do not carry the line in question because of their custom to establish agencies in cities, and, the line having been previously assigned, we cannot get it. We explain that we would be very glad to have the particular brand in stock, not because it is any better than what we already have on hand, but because of the value of its advertising. While conceding to the makers in question the reputation of making reliable goods, we establish in the customer's mind the fact that, with the large number of cut glass factories in the country, each vieing with the others to turn out superior goods as to styles, finish, etc., it is folly to believe that one brand is the only one which combines the features for which they seek. We assure them that we understand why they ask for the brand in question is because they feel that satisfaction is assured, but we also tell them that we could not afford to sell them anything if we did not positively know that we were giving them dollar for dollar even better value than they could obtain in the line sought for. We seldom lose a sale because of not having the brand called for.

It seems to me that, wherever possible to do so, one consults his own best interests by confining his lines. You can certainly put up a much better argument for goods which you have, if a special line, than you can if you have innumerable makes in stock. Any store of established reputation for honesty and integrity, can come pretty near selling its customers from stock, because if they have bought goods from you before and have come back for more it certainly stands to reason that what they have had was satisfactory and they are willing to believe your statements on any other goods which they contemplate purchasing.

Dealers ofttimes feel as though they must have represented in their stock leading makes of all kinds and classes of goods. Let us consider for a moment or two how this places you. You carry, we will say, several different makes of fountain pens so as to be ready for any

calls you may have. You have perhaps a dozen, or two dozen, of three or four different makes. Which one do you recommend to a customer who enters your store to buy a pen? If you say they are all good you have hard work to get him down to the actual business of buying and paying for a pen. If you recommend one make particularly, ten chances to one you will not have the style pen or required point which he will want. The result is that he leaves, promising perhaps to come in again, and straightway goes to the store which features the particular pen which you have recommended, which store can give him the benefit of perhaps six dozen to a gross to select from. You have merely given an endorsement of the pen and assisted the dealer who carried the stock to make the sale. If, on the other hand, you carried but one make and had shown the carying styles and points, all of your talking about that one particular pen would almost positively have made the sale.

In watches the same condition obtains to even a greater extent. The desire properly to represent the different makers of watches in your stock naturally ties up considerable money which prevents you from carrying other productive lines. Each watch company makes a varying line. Each has its watches for which from time to time you have call. Would it not pay you to get such grades specially than to try and carry them always in stock? The movements made by different manufacturers are very similar as to timekeeping qualities. Why then is it necessary to carry too diversified a line? It is usually up to the jeweler to recommend a watch to his trade. With few exceptions they are willing to accept your judgment on such matters as superior to their own. The writer does not mean to infer that substitution of different makes than those asked for is either necessary or desirable. Reasons can always be given for not carrying certain watches in stock which do not discredit the watch in question. The necessity of limiting stock because of space or capital explains the absence of certain goods and also explains just why you have chosen other goods to their

exclusion. The offer to obtain desired goods if the customer will give you the necessary time, or to make exchanges in the course of two or three days, will generally be satisfactory.

The fact that all his dealings are with the retail jeweler establishes in the mind of the customer the fact that he is the man who is guaranteeing the watch or fountain pen, or silverware or hall clock. This is the retailer's greatest stock in trade. We often talk about abolishing the custom of guaranteeing goods, but that is the cornerstone of the retail jeweler's business. True, the guarantee business is worked overtime and to excess, but it is absolutely true that it gives the retail jeweler the inside of the track and makes possible many sales which otherwise would be lost.

Selling goods which sell too easily will never help you to build up a trade or reputation. Selling goods in which you wrap up your individuality with the article establishes you as the jeweler of many a household. Individuality has made all of our best houses, and the concerns whose names are household words throughout the length and breadth of this country are those who have sold reliable goods which they have featured specially or exclusively.

CHAPTER XCII.

TACTICS FOR THE RESERVE FORCES.

Not Good Policy to Present Whole Argument at Once—Show Best Grades First with Reasons for Their Purchase—Sales of Sterling Ware Mean Future Matching—The Safe as a Base of Supplies—Relative Difference in Price, Value and Quality.

AN incident related by a missionary from one of our leading watch factories the other day, suggested the subject of this article. He was in a retail jewelry store displaying his movements, when a customer entered the store and asked to be shown a watch. The retailer picked out a watch from his trays and placed it on the showcase, with the remark, "There's as good a watch as you need carry, and I can sell it to you for $12." He had said it all when he stopped. He had no reserve forces to bring to his aid to complete the sale. The missionary went on to say that the customer noticing his goods, inquired of the jeweler about them, and the jeweler requesting accordingly, the experienced watch man took up the matter of showing his goods, with the result that a sale was made of a high grade movement in a filled case for $55. The customer left his order and payment in full and departed, whereupon the jeweler stated to the missionary that "the sale was an easy one." The missionary called his attention to the fact that he should have tried to sell the man a suitable chain while he was in the buying mood, but the jeweler had never thought of that.

To resume the subject, we should always have something in reserve to display and to talk about. Do not hand out your whole argument in one or two sentences. Do not display a low priced article and then give it a testimonial of such a character that you cannot speak in any

higher terms of an article costing twice or three times as much. Do not always size up your customer to be "cheap." Oftentimes a man will ask for a cheap watch, meaning that he does not care for a solid gold case. But he would not be in your store at all, if he did not want to buy something better than the hardware dealer or department store features. When a customer enters your store with such an expression, tell him that you do not know just what he means by a cheap watch. Perhaps his idea of low prices refers only to a moderate priced case. Assure him that you have watches at all prices for which reliable movements can be sold, but advise against buying one at any less price than he can afford to pay. Argue on the longevity of a watch, and urge them to buy a first-class movement if they can afford it. Show them your best watches in solid gold cases. Show them that you have them selling for one hundred dollars and more. Then when you work down in the scale, they will appreciate the fact that it is not really a good piece of business on their part to buy the lowest priced watch made. When they reach the one which they can pay for, you will find that they will buy it and that instead of its being a five or ten dollar trade, it will often be a twenty or thirty dollar one, whereas, if you had started in at the five dollar watch it is very doubtful if you could have raised them to a better price than perhaps ten or twelve dollars. Because the movement in the first watch you show them must be guaranteed, therefore, practically the only change you can make is to have them buy the same movement in a gold filled case. You will see the advisability of beginning at your best watches and holding the cheaper ones in reserve, because it is much easier to come down the scale than to go up it.

As it is with the watch proposition, so it is with practically everything in your store. The customer for a neck chain may buy a gold filled one anyway, whether you show them the gold first or not, but there is one thing absolutely certain, you will sell very few gold ones if you show and urge the purchase of the gold filled. You can

never hurt the feelings of a prospective customer by displaying fine quality goods. The seeker after a wedding gift can often be persuaded to buy sterling silver in preference to the silver plated, if properly shown the advantages of so buying. But, if you start in with the plated ware and laud its many good points, guaranteeing many years of service, you will probably sell many pieces of plated goods at lower prices with correspondingly less profits, when you could have sold a smaller piece of sterling which would insure absolute satisfaction to the final recipient, better satisfaction in the end to the purchaser, and a lasting advertisement to you. In this connection, bear in mind that it is usually sterling silver which people desire to match out and on which much of your business in that line depends. And then, if you cannot land them on sterling silver you still have the plated goods to show them.

In displaying diamonds do not insult the inquirer for a small stone by showing them the smallest diamond you have in the place. Show them a stone around a half karat, then one of ⅜ karat, and then a quarter-karat stone. If they are looking for something smaller they will ask for it. Always believe that the customer who will pay twenty-five dollars for an article will if shown a good reason for so doing, pay thirty-five or forty dollars for a similar article of better quality or more desirable size.

Remember to have something in reserve in your safe. Very often the customer hard to suit with the goods which you have in stock will purchase without hesitation a similar article taken from your safe. We find this plan to work well on almost every style of article in your store. Watches or chains shown specially, a ring, a scarf pin, or a pair of cuff buttons which are not displayed where every one can see them, will often be grasped at as being something which is exclusive or particularly desirable. The request to a fellow salesman to bring you those new rings which are in the safe will raise the expectations of the customer, and instead of departing they will stay to see just what it is that is held in reserve. The statement

of the salesman that "these rings have just come in and will not be placed in stock until such a date, or until so many more rings are sold," will make the customer determined to have one of those special rings, and nine times out of ten a sale will result either then or subsequently. Very often we have had customers come in to look at goods and have them say, "he took them from the safe to show me, as they were something which had just come in." Most people are susceptible to flattery, and will appreciate a favor of this kind. Goods taken from the safe have not been handled so much and present a newer and richer appearance and tend to make much easier the actual completion of a sale.

As it is with the goods themselves, so it is with your selling talk. Do not say any more than is necessary to effect the sale, but always be ready with additional facts of interest. Have as complete a knowledge of the goods as you can acquire by an intimate study of them and the reading of all descriptive matter. In talking diamonds do not always talk weight; in talking watch movements do not always talk jewels. The weight of a diamond is as nothing if the color and perfection are lacking; the number of jewels in a watch will not take the place of finish and adjustment. Argue on a diamond's value because of its brilliancy and clearness and beauty; on a watch movement's desirability because of its time-keeping qualities.

Never let a customer persuade you to make the same statements about your lower priced goods that you do about the better ones. Give all comers to understand that difference in price means a corresponding and ofttimes a greater difference in value. Talk quality and let the price take care of itself. Never be afraid that you are wasting valuable time in going into details about your goods. Your customer will have more respect for your knowledge of your business and in the merits of your goods, if you demonstrate the fact that in addition to being able to mark the price on the goods you know something about where they are made, how they are made, why one stone costs more than another, and so on. The mere statement

that an emerald costs more than a ruby, a ruby more than a sapphire, means nothing to your customer. Give reasons and explanations and watch your sales department. It will be somewhat surprising if you do not increase your sales of expensive jewels to those who like to feel that their purchases are coming from one who is expert in his line and honest in his statements.

CHAPTER XCIII.

HOW SUMMER VACATIONS HELP OUR BUSINESS.

Vacationists Have Money to Spend—Need Various Accessories to Make Outing Satisfactory—Many of These in Jeweler's Stock—Should be Suggested Through Advertisements—Mention Specific Articles With Description and Price.

THE summer vacation, once a novelty and indulged in by but few, is now an established custom. The people who do not indulge themselves thus are very much in the minority. Many concerns who figure expenses closely insist upon their salespeople taking an annual vacation at the expense of the store, realizing, as they do, that upon their return from a pleasure outing they are invigorated and inspired to do more work and better work.

It is not my intention to argue regarding the propriety or advisability of taking a summer vacation, as it is conceded that the only ones who do not indulge are those who are financially incapacitated, and these cannot be of much use to us in a business way. It is the people who take summer vacations who have the money to spend, and certainly must be in a spending mood. Railroads and hotels are very careful to see that all patrons are provided with the wherewithal to pay for the conveniences which they furnish. The general public is so familiar with this fact that it would be considered worse than folly to attempt to secure a ticket from a railroad company unless one had the equivalent in cash.

People who are planning vacations must all be provided with suitable clothing and furnishings. If they play golf or tennis, they must have a suitable outfit; if they are going to the seashore or lake resort, they must have a bathing suit; if they are going to the mountains to fish they will take along all the paraphernalia necessary to a thorough enjoyment of the outing. In short, to sum it all up, they would rather stay at home than to go away other than first-class. Jewelers generally are prone to lay back during the summer time and let the dust and cobwebs accumulate, not only on their shelves but in their brains. If nothing else, it will save a whole lot of house cleaning to maintain the same efficiency during the summer as at any other time of the year. True, it is a hard matter to work up much enthusiasm if business is slow and the home team is playing good ball. There is one absolute truth, however, that to the wide awake man, the hustling business man, the summer time affords an opportunity for him to get one or two strides ahead of his competitors, who, rejoicing in the fact that business was good all the spring and they expect it will be this fall, figure that there is no use working too hard during the summer time. The real time to work is while the other fellow is stopped. Around Christmas time every one is on the hustle for the almighty dollar. You get your share, your competitor gets his share. It is almost an impossibility for you to get even a hair's breadth ahead of him; he will hold his own trade, and perhaps get some of yours. The store which can, in the summer months, impress upon the buying public that it is on the job the year round, that it expects to do business every day in the year, will surely arouse a respect among its friends and customers for its business-like manner and get-up such as will influence immediate sales, as well as leaving a favorable impression, which will result in other sales later. The jeweler who allows everything to become soiled and dingy during the warm weather, promising a general shaking up when the business opens up in the fall, is gradually acquiring the reputation of being just a little behind the times. There is one fact often overlooked by storekeepers generally, and that is that more people look in the windows in the summer than at any other time of the year. They may not buy anything from you that day or that month,

but they have their eyes open and to have them speak of your store as having a nice appearance is worth considerable to you.

The jeweler has in his stock a number of articles which might well be called vacation accessories. There are more of these than one would naturally imagine. Who is there who has not heard the wish expressed at a summer resort for a field glass? How many times do you find people scribbling a letter with a pencil, when a fountain pen would do the work much easier and present a much better appearance to the recipient? How many times a collar or cuff button will be temporarily or permanently lost, necessitating the expenditure of much time, patience and profanity, while regaining it? How many times one regrets that he did not buy a pocket drinking cup, when he stands at a well or a spring where he must use either a rusty tin cup or his hand instead? Automobile and picnic parties often have use for fruit knives for the proper enjoyment of their lunches. Why didn't you make them think about it before they started out? Medium priced watches, and traveling clocks make traveling more pleasureable, and should find ready sale. Manicure articles in pocket and traveling cases, match safes and cigar cutters all are appropriate. As the gentlemen need extra sets of collar buttons, so the lady needs extra brooches and cuff pins. In fact, if one were to make a window display containing articles appropriate for vacation days, he would have quite a line of goods represented. Leather jewel cases with compartments for the different articles, mesh bags, bead bags, leather bags, all will appeal to the tourist prospective.

Don't you think you are very much more likely to make a sale of this kind if the goods are right out in plain sight and present an attractive appearance, than as if they are called for and you have to pull them forth from their hiding place covered with dust or steam, which sometimes accumulates on silver or steel articles? Your advertising at this time of the year should be along these lines. Do not expect a grand rush for the vacation goods.

Realize that when you are pushing that class of goods you are advertising your store and at the same time you are offering a suggestion to people that they can just as well leave some of their money with you as to spend it all elsewhere. The jeweler has always counted on holiday business and wedding and graduation gifts. To these he should add vacation articles. Your advertising should be along these lines, striving to create a desire for some one specific article. Thus, the suggestion "Take a Field Glass With You," and explaining just what one will gain by it. The approximate cost of a good glass, its lasting and permanent qualities, all should be mentioned. A good many will read that advertisement, and while all will not immediately grab their hats and dash out of the house to buy one, there will be a few who will remember that last year there were several times when a field glass would have greatly enhanced their enjoyment of the scenery, or enabled them to have made out the name of a boat some distance away which they were very anxious to discover, and who will act upon the suggestion.

The additional suggestion should be made in another advertisement to take an extra set of collar buttons with you. They cost only a little and are very convenient to have at hand. It will often effect a sale of these useful articles. When one considers the natural elusiveness of a collar button he will realize that he is running just a trifle too close in such matters by having just the exact number which he must use in his shirt in order to wear it. The same is true of cuff buttons, of the ladies' pin sets and of many other little items. Give the advice to "Write Your Postals With a Fountain Pen" because friends are more likely to get them and they will enjoy receiving them so much more because they can read them, which is not always possible when written with a pencil. Always mention some specific article, with description and price to make absolutely certain that you are making an impression upon the mind of a customer.

The printed advice to buy a drinking cup or a camper's outfit with cases, will suggest the purchase either for the

use of the buyer or as a present to a friend. It strikes me that we are all weak when it comes to the matter of offering suggestions to customers. There is a whole lot of money spent during July and August. The railroads can tell you where some of it goes. When trains are run in three and sometimes four sections to accommodate traffic, there is money in circulation. Always bear in mind that fact when a customer enters your store. Try to sell him as good an article of the kind he is looking for, as he will buy and pay for. Bear in mind that while there are summer resorts, so-called, with imitation hotels which offer great inducements to the summer vacationist, that the hotels charging from $25 to $50 per week still flourish. Never make the mistake of putting a customer in the cheap class. If he puts himself there try and argue him out of it. Always talk up goods and trade conditions. Be a booster. Don't cry out against summer vacations, because if you do you stand alone. Join in the general anthem, but in the pauses get in a word for yourself.

CHAPTER XCIV.

VIEWS FROM THE CUSTOMER'S STANDPOINT.

Human Nature Alike in Buyer and Seller—Consider the Customer's Position and Give Some Real Information About Goods—Futility of Selling Diamonds by Measure—Price Should be the Final Consideration.

IT is natural for any storekeeper, whether clothier, hatter, furniture dealer or jeweler, to acquire the habit of looking at things from the very narrow standpoint circumscribed by the four walls of his own place of business. He expects people to purchase his goods because "he needs the money." He seemingly forgets his competitors and his customers. They also "need the money," and the one is going to do his utmost to obtain his share while the other is striving to buy as much as he can with the little which he has and have a little left over. To many of us this latter desire seems almost beyond realization, for as a man's income grows his spending power likewise increases. Luxuries of five years ago are necessities to-day, while things unheard of in ante-bellum times are now a part of every day life and we could not live without them. To return to the day of the tallow candle and the wood stove would be an impossibility. We are all growing every day and our necessities are rapidly increasing. Jas. J. Hill is authority for the statement that it is not the high cost of living which is causing the trouble to-day but it is the cost of high living. However that may be, we are all striving to obtain as much as possible of what the world has to offer us in return for our money.

Our customers are very like ourselves. Human nature is said to be the same wherever you find it. We none of us knowingly pay more for an article than we believe it

to be worth. While we do not expect the storekeeper to sell us goods at cost, still we do not care how little he adds on to that cost before we buy it. Figured in dollars and cents, profits often seem large, but it is the percentage on gross business, from which the running expenses are deducted, that really constitutes the profit. Many jewelers and others are able to figure cost of doing business and oftentimes will sell goods for less than their more business-like competitor without intending to cut the price. To the purchaser, however, that part of the matter does not appeal. Each customer believes that you have added a fair profit to your goods and would not believe you were you to state otherwise. In handling customers we must always look at our business from their standpoint. Try and place yourself in their position and consider matters fairly and squarely. Think of some of the questions which you would like to ask about such goods were you outside of the counter. Would you like to have a lot of technical information loaded on you about which you knew absolutely nothing? Would it do anything other than to confuse your mind regarding the goods. Would it not appeal to you more if the storekeeper were to ask you a few questions regarding the use for which the article is intended and then to ask the privilege of assisting you to making a selection through the technical education he might possess regarding the article in mind? Take, for instance, the purchase of a watch. Most customers know nothing about a watch except the names of a few leading makes and the number of jewels which a watch may contain. Thus we hear handed to the customer such statements as 25-year gold filled case, 15 jeweled movement, and the price. Jewelers should be able to tell a little more about watches than such bare facts. Any customer who goes away with a watch under such circumstances has bought it. No one sold it.

If diamonds are to be sold by the measure, as it were, when we say so much "per karat" does that not operate greatly to the disadvantage of the dealer in gems and precious stones? Karat means absolutely nothing, except to the jeweler in buying his stock. One diamond may be worth four hundred dollars per karat and another would be dear at fifty. The writer was shown a six-karat stone once that could be purchased for eighteen dollars per karat. Readers can imagine what it was. We should sell diamonds as they are, as gems of the first water. The beauties of a stone, its cutting, its color, its proportions and its brilliancy should be pointed out. Customers rarely buy a diamond with the idea of realizing upon it at some pawnbroker's, if in destitute condition. They are buying it as a gift usually for some loved one and will buy the best which they can afford if given the opportunity. If, however, they are given to understand that the weight only is the governing standpoint of quality, then indeed they would be foolish if they did not buy as heavy a stone as their money would purchase, even if it was not as brilliant or handsome as another stone, less in weight, but of better color and better cut. Customers want to know these things. You require more explanations from your diamond house and you are supposed to have a knowledge of the business. Would you buy a paper of stones by weight without knowing something about them? Then do not expect to make many diamond sales by weight and price alone. The man who sells the most diamonds is the man who has impressed upon his clientele the fact that in addition to honesty and truthfulness he possesses a knowledge of the goods which he sells.

Many writers advocate the policy of telling the customer as little as possible about the goods; that outsiders know too much about our business anyway. My idea is to tell your customer enough so that he will realize that there is considerable to learn about a business such as ours, and that it is worth a dollar or two to trade with a man who knows his business thoroughly.

If we were to enter a tailoring establishment we would rather hear the salesmen tell something about the cloth he is showing us, about the maker and his standard of quality, than for him to dwell on price, price, price. Price should be the final consideration. Real genuine sales-

manship consists in selling the article before naming the price. Unless it is absolutely prohibitive the price of an article does not have anything to do with the sale, except that it is the part which the salesman is particularly interested in.

Take a half-hour sometime and jot down a few things which you think the customer would like to know about your goods, going from one class of goods to another; write out little descriptions of these goods and memorize them. The same talk which will sell an article to one customer will generally work with another. Of course, interruptions will ensue, but after an answer is made the next statement in our logical selling talk can be taken up.

Looking in other store windows we can see things which we think could be improved. Try and cultivate the same habit regarding your own store, its methods, its advertising and its show windows. Continually study your business; learn from your competitors; learn from your trade papers; learn from visiting salesmen, and, finally, learn from your customers.

CHAPTER XCV.

THE TIME TO STOP TALKING.

Always Reserve Some Argument to Call Into Play if Necessary—Allow the Customer Time to Digest Suggestions and to Form Personal Opinions—Avoid Confusion of Arguments—Invite Confidence and then Deserve It.

SOLOMON, wisest of all men, is authority for the statement that there is a time for everything, and no man has as yet contradicted that statement. Other and later writers have given advice in this wise, "speech is silver; silence is golden." We have all met people who through their dignified silence when a discussion was on, would impress one with the fact that they were perfectly familiar with the subject under discussion and were enjoying listening to the shallow statements of those less well informed than they were. We have all seen these same people forced to speak on a subject, and have discovered that their reason for previous silence was because of the fact that they did not have anything to offer on the matter under discussion.

The purpose of this article, however, is not to advance the argument that the time to stop talking is when you have nothing else to say. We should always have some reserve matter which can be called into play if necessary. Let us, for example, consider the handling of a customer for a watch. We would naturally try and find out whether he has a preference for an open face or hunting case watch, and would show him cases of different designs, emphasizing the fact that every watch we sold was guaranteed to give satisfaction to the wearer and that no matter who made the watch he must look to us to have any defects made good. In this way, for the time being, his mind is taken away from the movement, he allows his

eye to glance over the designs of cases submitted to him and will very soon give evidence of the style of case which he prefers. A wise jeweler will not talk all of the time while the customer is looking at the cases, but will give him a chance to look over the goods, without any outside interruption. As long as he continues to look he is interested and does not need any great help from you. When he indicates what case he prefers tell him the kind of a movement in the watch; also what other grades of watch movements will cost in such a case, explaining why one movement costs more and is worth more than another. The individuality of a watch should be spoken of and it should be definitely impressed upon the customer that the very best watch he can afford to buy is the one he ought to buy. Too often we hear jewelers saying that a gold filled case will be a better purchase than an all gold one, that twenty-five dollars will buy as good a watch as a man need carry, and so on. Jewelers should try and educate their customers up to the highest priced watches, giving the reasons why they are made, also the satisfaction there is in owning a first-class timepiece encased in a 14k. gold case, and the fact that the purchase when made is for a lifetime of service.

After the jeweler has given descriptions of the movements, he should take another rest while the customer considers the proposition. Perhaps he may wish to ask you a question or two, which if properly answered, will enable you to sell another and better watch. The writer has seen heavy gold cases fitted with seven jeweled movements which the purchaser thought was the best money could buy simply because the case was a good one. Either the jeweler had not been alive to his opportunity, or else he had put in that movement to make the price seem low. When a man will pay fifty to sixty dollars for a gold case with a seven-jeweled movement he will pay seventy-five to a hundred dollars for the same case with a better movement. If, however, the jeweler talks incessantly regarding the advantages of a certain timepiece and does not give the customer a chance to ask the question whether

that is the highest grade watch which he can buy, he certainly will never sell anything but low-priced watches. Give your customer something to think about and then give him a chance to think it over before you load on any more. Perhaps your best argument will be covered up and lost sight of by some passing remark which really has no bearing on the matter. Some men sell goods because they keep up a continual talk, while others sell goods and scarcely say anything about them. This merely illustrates that the man who combines both faculties will sell more and better grades of goods than either of his competitors who follow one of the other plans.

The writer has seen people talked to by salesmen who would pile argument after argument upon them, until they became so confused that they would be obliged to get into the open air and think the matter over. In selling goods it is sufficient to display them; impress upon your customer that you have confidence in the manufacturer of the articles in question and that he must have the same confidence in you; that naturally, the higher priced articles are the best for him to buy, but that nevertheless, he can safely buy anything shown him with the thorough understanding that it represents full value for the money invested; that he must not expect a two dollar article to represent the same style, finish and durability as a ten dollar article in the same line. Explain differences carefully, do not expect customers to decide too quickly; advise the purchase of the medium and highest quality goods; discouraging the purchase of low grade or light weight goods, and your sales of better goods will rapidly increase. Explain in showing some of the cheaper goods that you do not recommend them though you have calls for them; that your margin of profit is just as large as upon the better goods; that you are looking for to-morrow's business as well as to-day's; in short, that a customer's interests are your interests, and that you are promoting your own welfare when you urge them to select high class merchandise.

In selling cut glass, it is often well to illustrate to customers just how little they know about such matters.

Many people judge by the weight, and think if the piece is unusually heavy it must consequently be of exceptional quality. Show two bowls similar in design but with a different amount of cutting upon them; ask the customer which is the better quality of glass. If she picks out the right one, compliment her upon her judgment and show her the difference in price between the two pieces. If, which is just as likely to happen, she picks out the inferior piece as in her judgment the best, explain to her how easy it is to be mistaken and why such purchases must come from a reliable store. After making a point of this kind give the customer time to digest the fact. When you get people to rely upon your judgment and honesty your sales will come easier. The jewelry business is built upon reliability. Cut rate stores may come and go, but the stores having a reputation for selling honest made goods at reasonable prices continue to thrive and increase.

In suggesting that there is a time to maintain silence do not think for a moment that one of those awkward pauses, when both salesman and customer almost fall asleep, is intended. The salesman should be ready with a remark now and then, particularly regarding the apparent choice of the customer, but do not pile up unnecessary arguments which confuse and annoy.

Explanations should be clear and complete, and should not be continually repeated unless the customer seems desirous of hearing some of these more important points gone over. If possible gain the customer's confidence to the extent that he will tell you about how much he can afford to put into the article and then advise him which of those shown will best suit his needs.

Solomon was the wisest of all men, and the builder of the greatest building of ancient times, and when he said, "there is a time for everything," he spoke from the wisdom which his years had taught him. Let us, therefore, remember that our customer as a rule does not care about all the details, but will leave that to us. He believes that we have investigated all the reasons why the article in question is the best for him to buy, and he would rather have our "say-so" than to have to listen to all the reasons.

CHAPTER XCVI.

HANDLING A GROUP OF CUSTOMERS.

Classification of Individuals Composing Groups — Usually Three Quarters of the Number to be Won Over—Dealing With Committees—Need of Enlisting the "Authority" on Goods and Prices and How to Do It—Advise Carefully and with Judgment—Satisfied Committees Good Advertisements.

THERE are all sorts of customers, from the one who always comes to you for his jewelry needs, selects from the assortment you show him, pays your price without question, and who would not feel as though everything was just as it should be if it were otherwise, down through the varying stages until we reach that class who make us wonder what reason impelled them to enter a store to look at goods, the proprietor or manager of which they seem to believe is a crook of some kind.

We all have customers whom it is a pleasure to wait upon, who are always pleased with the goods you show them, with the work you do for them, and who often go out of their way to send you trade. Then we have just enough disagreeable ones to make us realize that the majority of people with whom we come in contact are reasonable. When a group of customers enters your store to look at goods they invariably mean business. They are not just lookers with no immediate purchase in view, but are in the market for immediate acceptance.

In such a group we will find first of all, the believer in your honesty and integrity; second, the one who is perhaps regularly a customer elsewhere, but who recognizes your reliability and is open to persuasion; third, the one who is prejudiced in favor of some other store and who

will do all in his power to take the sale from you; fourth, the bluffer, or the one who always gets a special price on anything he buys, no matter where. Perhaps all groups are not so classified, but in my experience, it has seemed to me that in each group of four there are three to be won over to the sale with the assistance of the one who brought them to your store. If his is a forceful character the matter is simple. Very often, however, he is more easily influenced by his companions than they are by him and as it is nothing in his pocket to land the sale for you is perhaps more ready to fall in line with them than to make a fight for you.

We will say, for instance, that a foreman of a machine shop, or the boss of a weaving room, is about to leave for some other position. What more natural if he has been fair with those under him, that they should pass around a subscription list and raise money to make him some gift, as a testimonial of their appreciation of the past kindnesses and of their best wishes for his future? After the money has been raised of course a committee must be appointed to attend to the purchasing part of the transaction. Saturday afternoon finds this committee starting out on its mission. Each has an idea of just what the prospective recipient most needs and will best appreciate. One will want to buy him a chair of some kind, another a dining-room set, another a set of dishes, and so on. But generally articles sold by the jeweler find more favor because of their beauty and durability.

After the committee has talked the matter over, finally deciding upon jewelry as the proper goods to buy, then the decision of where to buy becomes the all-absorbing topic. It is seldom that all the committee are customers of the same store, and if not the natural disposition of men to argue arises. Finally, they will set forth, perhaps going to the nearest jeweler's to see what he has to sell that will be appropriate and which they can buy with the money they have raised.

The question then is up to the jeweler. Here is a committee commissioned to spend so much money, and with the cash in their pockets to complete the transaction.

How is the jeweler to handle those four men and make the sale? To whom is he to do his talking? What lines of talk must he pursue? There is always one man in the group who does not need any persuasion for he brought the others. However, he must not be overlooked in the conversation, otherwise his antagonism may be aroused, and then you are lost. My idea of handling four customers is to talk to them just the same as though but one was present addressing the remarks to the group, explaining the various good points of the article, laying stress upon its desirability and durability. The committee want both of these qualities because they wish to give the retiring boss something which is desirable, and they also want to have its qualities lasting. Thus you will find that gold chains and charms, a watch, or a diamond ring, or a pair of gold cuff buttons with a scarf pin will most naturally appeal to them. Watches, chains and lockets, affording as they do a place for engraving, usually are more inviting than anything else. The purchasers generally want a lot of engraving so that the recipient may always remember whence came the articles and the circumstances of their giving.

In talking to the intending purchasers, there will generally be objections coming from some of the committee to the effect that they "do not think he would care for that," etc. In answering these objections talk to the entire group instead of directly to the objector. It answers his objection just as well and does not slight the others. On every committee will be found one who considers himself an authority on qualities and prices. He must be enrolled on our side or the sale cannot be made. He is a natural "bluffer," and has talked the matter to his comrades in such a way that they really believe he is what he claims to be. To such an one talk in this manner: "I am glad that you seem to be so well posted on goods of this character. We feel assured of the sale when an intelligent man who is familiar with such goods examines them closely, because he will notice the exceptionally good construction, the beautiful workmanship, and the

splendid finish." If you talk in that manner it becomes quite difficult for him to antagonize you. He will dislike to do so after you have complimented him on his good taste and excellent judgment. If you row with the tide rather than against it your chances are much greater of making the sale. If, however, the committee seems disposed to rely on your judgment rather than their own, advise them carefully because other sales will follow this one. If they lean toward something which you do not believe will give them as good satisfaction, explain why another which you would rather sell is better for them to buy. "There's a reason" for everything, and people are better satisfied to be told what it is.

Be sure to thank each man for the sale when made, and if you keep such a thing as a box of cigars around pass them to the committee. There is nothing that sends a crowd away better satisfied than a word of thanks, a handshake and a good cigar.

To sum it up, do not get excited or frustrated when a crowd enters the store to buy. Of course it is harder than talking to one man, but remember that this bunch has the money with them to pay for what they get, that they are there to buy, and furthermore that you are there to sell. Do not try to make a speech to the crowd but talk just exactly as you would to the solitary customer answering objections or questions as made. If, however, you are generous in your explanations, giving good descriptions and so on, the questions and objections will be few indeed.

CHAPTER XCVII.

LIVING AND LEARNING.

Profiting by Experience—Observation of Competitive Methods May Teach Valuable Lessons — What May Be Learned From Customers—Different Ways of Handling Trade—How Patience May Make the Fussy Customer Into the Satisfied Kind.

HOW often we read the printed words, "Established 1850," or other similar words implying that the store in question can boast of having been in existence an unusual number of years. But what do such phrases signify? Do they signify that the store is still conducted on the same principles, with the same policy, with precisely the same service, and in exactly the same old way as in the year of its establishment? Or does it mean that from the experience which this store has acquired in its years of business it has been able to construct systems of buying and selling and handling trade superior to those in use in other stores of more recent establishment?

It is so easy to get into a rut in anything. We find our position in life, and stay there. We do certain things at certain times and are content to have the same routine go on year in and year out. If we do not reach out after improvements and strive to better our conditions is the fact that we have been in business these many years of any particular value in attracting trade. Well, hardly. Most jewelers desire to sell better goods and more of them, to have a better trade both in quality and quantity, and all such notions are commendable. But how are we going to set about it? The other jeweler seems to be just as desirous of getting business as we are. He trims his windows, if anything, even better than we do. He seems

to buy a class of goods which we admire, but of which we are afraid to stock because we do not think they are salable. We find that he is accommodating, tries to get work out at the time specified, and even delivers it to the houses of his customers. Truly, one has to hustle to beat out such competition as this. It is even worse than the competition of the price cutter, who has nothing else to recommend him. But, if our competitors are all hustlers, they have an exhilirating effect upon us. They make us alive and keep us alive. They make us take trips to market, they make us study our trade paper, they make us observing of what others are doing to encourage trade. Taken all in all, a good, live, fair competitor is the best possible asset which you can have in your business. You can learn many important lessons from him which are valuable from an educational as well as a mercantile standpoint.

But the lessons which we must learn most carefully are those taught us by our customers. We make our living from our customers. Without trade we could not exist. If our trade is continually increasing without effort on our part it is due to the fact that we are unconsciously following out the proper course of treatment of each customer.

We should give our customers the best possible service of which we are capable, but we should also see that they pay for it. If one will but notice he will observe that goods prettily displayed sell faster than those thrown carelessly into trays without regard to arrangement. We will notice also that our customers will be very greatly pleased to find that their purchase is to be cased suitably before delivery. The small expense of such articles can be charged into the selling price of the jewel without materially affecting the cost to the customer.

But beyond what we learn regarding the buying, displaying and disposing of our wares, is the fact of what we must learn from customers relating to means and methods to be employed to obtain and hold their trade. We often have exasperating customers whom perhaps we

wish would not come to our stores; but if you can once gain the confidence of such a customer you have acquired a valuable assistant to your business. People who are so constituted that they jar everyone with whom they come in contact, have been used coldly in many stores and made to feel that they were not welcome. What does it mean to them, then, to find a store where the salesman acts as though his only purpose in life was to show them goods, quote them prices and explain about the merits and qualities of the various articles on display. They feel that here is a man they would like to trade with, and as such people have acquaintances whose trade is valuable, if they feel like using their influence to persuade them to come to your store, they open up a wide field of possibilities. The writer had an instance recently which illustrates the fact that each customer must be satisfied, no matter at what cost. A lady entered our store for the first time, having been recommended to do so by friends. She was whimsical in her likes and dislikes, her questions were confusing, and all in all she seemed to be a very undesirable customer. The writer happened to be the one who waited upon her. She was looking for a watch for herself and did not wish to pay more than was necessary for it. Finally, she left our store with a 15-jeweled movement in a gold filled case, "on trial;" a few days later she returned complainingly. The watch did not suit her; it ran slow, it ran fast, it stopped, and so on. She was allowed to take another from stock and three others were placed in the watchmaker's hands to run especially, with the understanding that if the second watch was not all right she could still try another one. She returned. From her actions it was evident that she intended to try every watch of the kind we had in the store and then make her selection. We told her that we would allow her to carry one of the three, which had been specially regulated, and that the watch would be regulated to her carrying. She spoke then as though she was of the opinion that the watches were undesirable and that she thought she would not purchase. We assured her

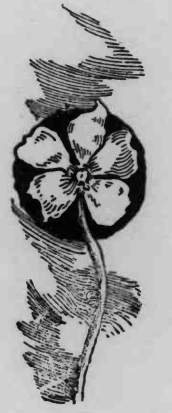
that it was merely a question of regulation, but that we would release her of her promise to buy if she would just accommodate us to the extent of allowing us to prove to her that the watch could be regulated to run in the manner in which we stated that it would. She agreed to this, and after a couple of weeks told us that she was satisfied to keep the watch and pay for it. About two weeks later she entered the store and asked the writer if he remembered a solid gold watch with a fine imported movement, nine ligne size, which she had been shown when she first called at the store. On being shown the same watch again she stated that she desired it for her niece, picked out a gold pin to go with it, paid for it and was out of the store inside of five minutes. Since that time she has bought other goods here and appears to consider that we are her jewelers. This is merely intended to illustrate the importance of treating each customer as though they were your only customer and that your success in business depended upon your satisfying them.

Learning how to conduct a business may seem like small work to some readers, but if one were to take a trip about the country and observe the methods of handling trade in different stores, he would appreciate why some stores are continually doing more business and why others gradually do less and less until they drift down and out.

If you are busily engaged in bench work or in letter writing when a customer enters do not give them a glance and a nod and return to your work. Be ready so that whenever anyone enters you can step forward to meet them. Do not let a customer have to stand in front of the counter a couple of minutes before anyone moves from their position. Such methods will be likely to encourage the belief that the visit of a customer to your store is entirely unexpected and that you are not prepared to welcome them. If you are the only jeweler in your town perhaps your customers will bear with you because they do not know otherwise, but if you have a competitor who is modern in his methods, you cannot but lose

dollars to him in the course of the year because you have not yet learned how to wait on customers.

Customers will often ask for goods which are perhaps out of date. To tell them so abruptly will offend and make a sale impossible. To tell them that your sales of these goods have dropped off because of something else coming into style and then show the new goods, may perhaps switch them from the old to the new and you will make the sale. Live and learn. Do not ever count as wasted the time spent in waiting on customers, whether they buy or not. Charge all such time to advertising. Be cheerful, hopeful, and willing, and in the end you will win if you faint not.



CHAPTER XCVIII.

TAKING CHANCES TO SELL MORE GOODS.

Is on a Different Plane from Gambling—Success is not Achieved Without Risk—Buy Novelties While New or Let Them Alone—Be Awake to Opportunities—Attractive Goods Have An Advertising Value—Take a Chance and Show New Goods to the Casual Customer.

THERE are many good people to whom the idea of "taking chances" is repulsive. They feel that gambling is illegitimate, and should never be indulged in. Nevertheless, if any of these before-mentioned people could be assured that an investment of ten dollars would surely mean the gain of a similar amount, do you think their prejudice toward gambling would remain? It is not my intention to favor games of chance as a means of livelihood. What I intend to argue is that in the conduct of our business we must "take chances" in order to achieve any considerable success. If we are to wait until we find out what is going to sell before purchasing; if we are going to wait to see how certain goods go with our competitors; if we are going to wait until we have calls for goods before ordering, the chances are that we will play a continuous "waiting game." It is the leaders who win out in the struggle in life. The men whom we all respect for their great leadership have been men who have been willing to take the chance. Washington crossed the Delaware river and surprised his opponents on a night when they certainly did not expect an assault. He took chances and won out. When Lincoln signed the proclamation of emancipation he took chances. He had weighed the cost, and went ahead, and he was justified. Grant said, "I will fight it out on this line if it takes all summer." To-day he is heralded as our greatest general. The world admires success, and despises failure. So

with the business man. One goes ahead and makes certain attempts to get business. He is progressive and thoughtful, but through lack of capital or mismanagement, he is forced to the wall. Another man will proceed on practically the same lines and win out. Thus we can see how the element of chance enters into business, and how we must push forward and be ready to quickly adjust ourselves to ever-changing conditions. If a novelty is presented to us for purchase, we must quickly decide whether we can sell it by buying a sufficient quantity for window display, and by appropriate advertising.

If you are not willing to take a plunge and buy enough of the article to make a showing, better let it alone. If you merely buy a few pieces of the goods and then tuck them away in the corner of the window or in a tray where they will not be seen, you cannot expect to sell them. If you are going to wait until the more progressive stores have sold to practically every one interested and then put in your line just as the idea is passing out, better stay out altogether. In conversation with a prominent manufacturer on this subject, he gave it as his opinion that the reason so many jewelers get stuck on novelties is that they do not get in on the ground floor at the beginning of the sale of the article, but wait until the fad has had its run, and then, having had repeated calls, jump in and buy a big quantity of the goods, and keep them. The jeweler thereupon resolves that he will not be caught in that way again, and when the next novelty comes on, he goes through precisely the same procedure.

Why do the department stores sell so much jewelry? Is it not because they have goods which follow the prevailing styles? Let us waive aside the fact that they sell the cheaper class of goods, but merely consider whether or not they sell a considerable quantity of goods because they have what the people want, when they want it. Is this true, or is it not? Another thing, people come to you and ask for an article which you do not have in stock. You promise to get it for them. After they go out do

you consider the matter for a moment and then decide that the customer will never be in again, and there is no use bothering, or do you go ahead and get it? If you have to obtain something special for one customer, do you just get one piece, or do you figure that if one wishes it, there may be two or three more who, seeing what she has purchased, may wish the same thing? Are jewelers too conservative? It is my opinion that they are. If you advertise that you have a line of goods, be sure that you have them. Very often a new customer will come to your store because you advertise that you have certain goods, and woe unto you if you do not have a fairly good line of them. The customer will never come again. Novelties in particular should not be advertised unless you can make a good showing with them. Many times customers of a store, who do not wish to trade elsewhere, will almost compel you to put in certain goods for which they are inquiring, and invariably you will find that the line will sell. Many customers, however, do not come but once for an article and are lost if it isn't in stock.

If jewelers would figure matters just a little bit differently, they would get along quite a little better than under present conditions. Certain goods should be purchased because of their attractiveness as window decorations, and a certain amount of their cost should be charged to advertising expense. Prices on such goods should be fixed so that the few odds and ends left after the passing of the style can be given away or sold so cheap that the line is cleared out entirely. The reputation of being up-to-date brings lots of trade to your store which you would otherwise not get. Think of that side of the question when you think about the matter. Try to cultivate the appearance of prosperity in your store, in the class of goods, the variety carried and the manner of their display. Use up-to-date display fixtures in your window. Keep your new goods well forward and work for results, not wait for them.

When you have something new and novel show it to

your customers. Many times a customer will come in your store for a repair job or to buy some inexpensive article and will linger a moment or so to look in your cases. Do you ask them in an off-hand manner if there "is anything else," or do you reach into the case where they are looking and show something new which is displayed there? Many times if asked this question a customer will answer in the negative and hasten out, feeling that they must not linger if they do not contemplate an immediate purchase. Be ready to show customers your stock. Show them the new hall or chime clock you have just received. They may not intend to buy one but you have given them something to think about. If you have a new pattern of silverware show them that, and so on. Take a chance. You never know where your next sale is coming from. Learn from the traveling man. He will put his time against yours any day to show goods, realizing as he does, that he will never sell anything but watch movements without showing them first. Be just as ready to wait on your customers patiently and do not wait for them to ask for the new goods, but show them and endeavor to create a demand for them. Do not be afraid of wasting time. Take a chance on the future sale. Also take a chance on developing the desire for ownership in the mind of the customer.

Remember that it is those who lose who disapprove of taking chances. The winner believes thoroughly in his own judgment and tries again. But do not carry the element of chance outside of your own business. Stick to the game that you know the most about and you will win out.

CHAPTER XCIX.

MAKING VALUABLE ALLIES OF YOUR CLERKS.

Seek to Avoid a Class Spirit—Cultivate Latent Talent in Your Employees—Encourage Them to Originate Ideas—Do Not be Too Critical of Untried Methods—Create a Spirit of Co-operation—Building a Business Requires a Combination of Faculties.

IN a great many stores classes are established, superintendents, managers and owners constituting one class, the employes another. This develops the spirit that the men are mere machines, having no other interest than to obtain their weekly pay, and the feeling that they are wearing their lives out making other men rich. Thus we find in great commercial enterprises the men uniting to protect their interests, feeling that unless they do so they cannot expect to receive justice at the hands of their employers. Such feelings ought not to exist. The capitalist could do nothing without labor, and labor could certainly do nothing without capital. While we can understand that in big factories there is no possible way that the men can be made allies of the owners, to the extent of being taken into confidence about the ways and means employed to stimulate trade, and to improve the means of distributing goods, still in the small enterprises of which we are all a part, the clerks should certainly be allies of the concern and not merely hired help. It is a positive truth that some employes are much more competent than the men who furnish them their livelihood, but through force of circumstances, such as lack of capital, or lack of confidence, remain in a subordinate position. These men can help to develop wonderfully the business with which they are connected, if given a proper chance.

In many establishments the employes have seen long years of service, starting in as the boy around the store,

doing the errands, sweeping the sidewalk, and so on. We all have different talents; perhaps that boy who is in a subordinate position in your store may possess much better ideas regarding window dressing than you, who combine a superficial knowledge of salesmanship, watchmaking, window dressing, advertisement writing, etc. Give him a chance to develop. If you invite one of your employes to go ahead and do a certain job, do not stand by to watch the work from start to finish and do not be unnecessarily critical in your after inspection. If one of your men seems to feel that he could write a good advertisement let him try it out, and publish it as he gives it to you. It will make him feel honored to see that his work was considered worthy of publication. It will encourage him to put in an hour or two at home working for you and trying to produce something new and interesting in that line. No one man knows it all, or even a large part of it all. Invite co-operation from those who earn their living in your service. If you keep a man down he becomes in time a mere automaton, so that he has no ideas other than to do the work set before him and to quit on the stroke of the bell.

In every store where watches and clocks are sold there is a certain amount of work necessary to keep the stock in salable condition. Watches lying in stock need occasional attention. We aim to turn stock often, but there are few of us who do not keep many movements over a year in stock. How about these? Are they in fit condition to give the service your customer will expect and which you are willing to guarantee? Do the hands on some of your watches catch, are the glasses on others too low, or are they broken? Do your clocks strike right? Do they run a week with a small variation, such as five minutes? All these and many other questions will suggest themselves to the inquiring mind. Are you prepared to attend to all these little details yourself, or do you develop your clerks and mechanics so that each is continually on the lookout for something to make conditions better and sales easier? Nothing so easily knocks a sale

in the head as to find that you cannot get the movement in the case selected to start up when wound. All this could have been avoided by having one of your watchmakers include in his duties that of keeping your watch stock in good order. Every week time could be spent to advantage on jobs of this character and it would prove to be a very pleasant change for him, because it is certainly easier to work on new watches than on old, worn-out ones. Then, in the showing of clocks, do the hammers hit the gongs properly, or do you have to fool around with pliers, bending wires and trying to adjust the striking part so that the anticipated musical sound will be heard? Ofttimes, where customers are undecided whether to buy or look further, or where they are slow to part with their money, such instances, trivial in themselves, give them the opportunity to make excuses for not buying. Once gone, your chance of making that particular sale is probably gone too. Train one of your men to make a specialty of looking over the clock stock and seeing that things are as they should be. If your men are made allies of your business they will do this work cheerfully and well with telling results.

If you have salesmen specially employed for that purpose, or if your watchmakers are required to wait on trade, do not take customers away from them and do not "butt into" the conversation. There are few of us that can do as good work with some critical listener as we can when talking to our customers alone. Ofttimes there is a great temptation for the proprietor or manager of a store to step in and take customers away from salesmen. Perhaps he will make the sale and perhaps he will not, but whichever way it turns out, ten chances to one the result would have been the same in either case. There is nothing that will more surely prevent the development of salesmanship in a clerk than to have this course of procedure followed. No matter how much he may try or how hard he may work, the sale is taken out of his hands just as he thought he had it made. It is certainly discouraging, and one can hardly blame the man who becomes listless under such conditions, who does not care whether he waits on customers or not; who, if he does, exhibits no interest in the matter whatever; who displays goods called for and quotes prices; who gives no description of the goods, or but a scanty and faint-hearted one; and who seldom, if ever, makes a sale. If an employe waits on a customer and fails to land a sale, do not point out at that time wherein his failure lay. Encourage him, and tell him that he did his best; that no one could have made that particular sale; that the customer was hard to please; or that you think he made such an impression on them that a sale will probably result later.

If you ask your salesman for suggestions be ready to adopt some of them. Try them out. If not successful you can easily drop them. Once in a while you will find these suggestions to be good ones, and if encouraged your men will be continually on the outlook for ways and means of stimulating your business. Never fail to reward the hustler with sufficient wages. Never let a man work for you for less than he is worth just because he has become a part of your store and does not wish to change. Teach your helpers that as they increase in value, as they develop themselves and make your business grow, they can expect to reap a corresponding benefit in increased salary.

If you encourage your employes to talk with you, you will find less dissatisfaction; less killing of time, and less half-hearted work. Building a business requires more than one brain; more than one pair of hands. In union is strength. Develop the spirit of co-operation and distribution of labor and see how much better you get along. Some men work harder trying to run a business with three or four assistants than the superintendent or manager of a factory with three or four thousand men. Distribute responsibility. Make a man responsible for certain things, and you will find as a general thing that he will make good; that he will grow and expand into a useful assistant, where otherwise he would have developed into nothing more than an automaton.

Pope tells us, "The proper study of mankind is man." Study those with whom you are constantly associated If you can read human nature at all, you can readily see wherein you can interest your different employes. Cultivate their friendship and good wishes, remembering all the time that "we are brothers."

CHAPTER C.

RELATION OF CREDIT TO SUCCESS IN BUSINESS.

Credit the Foundation of All Business—Qualities Upon Which Credit is Based—Personality and Habits Important Factors—Courtesy and Frankness Also of Value— Reputation for Slow Pay a Serious Handicap—Be Honest With Your Banker—Pointers on "Memorandum Credit"—Credit Means More Than Simply Buying on Time.

THOSE in a position to know, state that without credit most of our big enterprises could not exist, nor, for that matter, could the smaller ones. There is not enough money in existence to make a strictly cash business possible, and if everything were paid for as purchased dealers could not extend their lines, except as they realized on goods which they already had in stock. Any thinking person would realize that this would seriously hamper the development of business. A man's ability to pay is the prime reason why he can obtain credit, although many manufacturers and jobbers will risk an equal amount of money with the debtor. That is, if a man has five thousand dollars he can obtain credit for an additional five thousand. While ability counts for more than willingness, nevertheless it is possible for the man of established honesty and sterling worth to obtain credit far beyond what his real financial condition will justify. Thus young men, who have an intimate knowledge of the intricacies of business with a determination to succeed, coupled with untiring energy, are enabled to obtain from men who have watched them for years and know their habits of living, the fixtures and goods or the money equivalent to enable them to start in business. What is it about a man that gives you confidence in his

integrity or fills you with a feeling of distrust? Is it not his personality which reflects the mode of his private life? We little know how single actions of ours, in themselves of comparatively little account, will influence the judgment and opinion of those whose good opinion it may be desirable for us to obtain and hold in later years. Take, for instance, the habit of using profanity extensively, or that of dispensing "off-color" stories. Do such habits improve your standing among your friends and business associates, or do they tend to invite question in the commercial world? Better acquire the reputation of being dull and uninteresting than one for talk which is not elevating. Then there is the good fellow who feels that in order to impress you with his good fellowship he must buy you a drink. Does he create the impression he desires? Other things being equal, which man would you place confidence in, the drinking man or the abstainer? Perhaps this all sounds like a prohibition address, or a Y. M. C. A. talk, but the idea is to make you realize how certain things impress you, then looking at it from the other side, consider if your creditors have reason to put much confidence in you, although you are as honest as the day is long. Then again, when you receive your statements on the first of the month and are unable to remit according to terms, do you write an explanatory line to your creditors or do you tear up the statements and throw them in the waste basket? The man who first gave you credit will probably grant an extension of time, if asked for. It always pays to be honest with one's creditors. If given explanations they are satisfied, but if left in the dark regarding your financial condition and your intentions, they are certainly bound to form an unfavorable opinion of you, which if talked around will result in many firms striking your name from their calling list. This you cannot afford to have happen.

Acquaintance in the trade is worth a great deal. You cannot buy from every traveling man who calls, but you should be glad to see them just the same. Ofttimes it

seems as though it would be a great relief if a few of them would stay away, but nevertheless, it would be a losing thing for us all if they did. The representative who calls and calls without selling you a bill, does not get discouraged, because he knows that you are perfectly reliable and trustworthy. He concludes that you can buy to better advantage elsewhere and accordingly makes you the best terms possible on his line. But if your credit is such that new firms keep away from you while your old houses are carrying you along, do you think that you are getting the best prices on the goods you buy? You are in no position to get them if you have established a reputation for being slow pay, and the old concerns who are carrying you will often be willing to circulate such a report, because as long as you are behind with them and have to buy from them the additional profit which you pay enriches them just so much, while at the same time it puts you in a position where you cannot compete with your fellow tradesmen. Better go slow; buy in small quantities; pay promptly for what you get, increasing your stock as the demand justifies.

In establishing a credit one of the first places one should go is to his banker. Banks have money to loan but they want to loan it only to those of approved credit. Every jeweler should make a complete and honest statement to his banker of his financial condition, filing a summary of his inventory, with current liabilities, and his net worth. He can then have an understanding as to his borrowing credit. Once this is arranged he does not have to wonder where he is going to meet maturing obligations, neither does he have to let bills mature and lose discounts, but as the occasion demands he can give notes to his bank for the amounts required and thus establish a credit among those with whom he does business, besides getting the benefit of the cash saving in value purchasing dollars. Then again, the establishing of a borrowing credit will enable you to take advantage of bargains offered you for immediate acceptance for cash.

Once in a while some manufacturers and jobbers are in just as tight a position as the retailer ever gets, and at such times "money talks." It is certainly greatly to one's advantage to know that he has a certain amount of money always at his command and that when he needs some he does not have to go to his bank and beg for it. The freely given explanation of one's affairs, to those to whom such knowledge is absolutely essential if they are to help you when you need help, is the biggest assistance to a man in business that one can imagine.

There is another kind of credit to establish, and that is "memorandum" credit. We all have calls for goods which we do not carry in stock, and these we send for to some wholesale house. When we get them do we write our price on a tag and fasten it to the article, or do we write all over the card on which it is displayed? Do we leave the goods in our show window after the customer who wished to see them has called and allow them to become soiled and tarnished? Do we send them back at once to the accommodating wholesaler, or do we wait until he writes for them? Do we throw the goods in a box, stuff in a little tissue paper to keep them from shaking around, or do we carefully wash out each article and do up each one in a separate tissue paper to afford proper protection, to the stones and enamel work and do we also remember to prepay the return express? These little details may seem very inconsequential, but the writer can assure you that on these very things depend your ability to obtain promptly the little favors of this kind which you desire and absolutely need. The ability to draw from the exclusive stocks of the country any of their most desirable goods is certainly worth having. Consider well then the many little points about such matters and try to establish a reputation of taking fully as good care of another's goods as you would of your own.

Credit is really more than being able to obtain time to pay for goods. It is really establishing the reputation of being one who believes in the principles and lives up to

the teachings of the Golden Rule, "do unto others as you would that they should do to you." The granting of credit is a mutual advantage to creditor and debtor. Ofttimes the jeweler feels that he is conferring a great favor upon the creditor by buying goods from him, whereas he could not continue in business unless he could buy the goods. It is certainly worth while to acquire the character of an honest man, for "An honest man is the noblest work of God."

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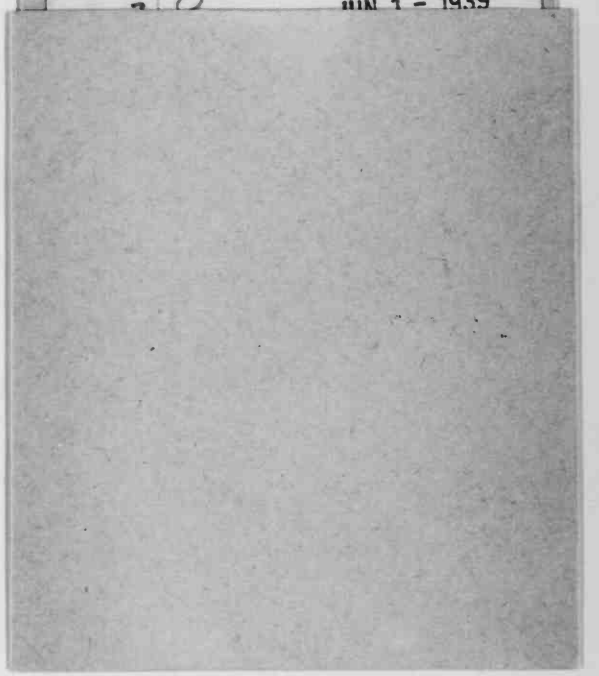

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